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INDUSTRIAL INSURANCE AND SAVINGS BANK INSURANCE

By **HALEY FISKE**, Vice-President of the Metropolitan Life Insurance Company

A Statement made to the Joint Insurance Committee of the Legislature of Massachusetts in its consideration of an Act to Permit Savings Banks to establish Life Insurance Departments, in reply to attacks made upon Industrial Insurance before that Committee by Mr. L. D. Brandeis

I APPEAR at this hearing upon a bill to permit savings banks incorporated under the laws of Massachusetts to establish life insurance departments, not as a remonstrant against the bill, but as a remonstrant against attacks made upon the Metropolitan Life Insurance Company, of which I am Vice-President, and upon the business of Industrial Insurance, which that company has practiced for the last twenty-eight years.

Mr. Brandeis has waged a literary campaign on behalf of this bill for some months. Apparently he has thought that it had no chance of passage, nor of a favorable report from your Committee, unless he could succeed in prejudicing you against the system and practice of Industrial Life Insurance. Briefly, his argument seems to be this: (1) Industrial Insurance is a necessity for the working classes; this necessity has been proved by the Industrial Insurance companies by the success of their business; this success is shown by the large amount of insurance in force, the large accumulations of the companies, the large surplus earned by the companies; in analyzing these figures, there is a large difference between the amount of premiums received and the amount of death claims paid and reserve on hand; this large difference is in part huge profits to stockholders and in part pure waste. (2) The savings bank plan will produce the same benefits without the expenditure of anything like the same proportion of receipts for expenses and profits to stockholders. (3) The savings banks will attract large and increasing numbers of those insured in the various companies, who will withdraw from the companies, but the companies will go on in the active prosecution of their business and by so doing benefit the savings banks, which will get a large clientele without the expenditure of any money for solicitation. The education is to be done by the insurance companies, and the insured as soon as they are educated are to leave the companies and go to the banks. This, as we understand it, is the scheme of Mr. Brandeis's argument, and no part of it seemed to take the fancy of his hearers more than the brilliant conclusion which I have just stated. Brilliant it is! For it is to say that the system which he claims to be iniquitous he is to encourage in order to help out his scheme. He is in the position of an apostle of a religious system who denounces his missionaries as frauds and robbers but claims their converts as his own and demands their contributions for his own collection plate!

Let us take up and follow along the statistics used by Mr. Brandeis and the conclusion he draws from them and the application he makes of them to his scheme for savings bank insurance.

The first statement is that for the last fifteen years there have been received in premiums in Massachusetts by the Industrial companies about \$61,000,000; that of this sum about \$21,000,000 have been returned to the policy-holders in payments, and about \$10,000,000 have been added to the statutory reserve. Thus, he says, thirty of the sixty-one millions of money have disappeared, plus the enormous amount of interest earned upon the receipts. Several times he refers to this question of interest as if these large earnings had mysteriously disappeared; whereas he knows perfectly well that nearly all of them are by law and by the very essence of the system of level premium insurance necessarily accumulated and added to the reserve liability and held for the benefit of the policy-holders. We do not know where Mr. Brandeis gets these figures, and we do not know as to their accuracy. They cannot be derived from the reports as filed in the Insurance Department, because the statements there filed do not show the amounts of reserve on Massachusetts business. But, accurate or not, the statement of them by him in the form in which he puts it is misleading, because it assumes that \$30,000,000 have been paid in expenses or wasted. The company must

have surplus in order to have the confidence of the public, and of the Insurance Department, and this surplus must bear a proper proportion to the assets; and these assets must increase because the liabilities upon an older business and an increasing business must correspondingly increase. During the last fifteen years the Metropolitan Life Insurance Company has received in premiums in the State of Massachusetts on Industrial policies about thirty-seven and one-half millions of dollars. It has paid in death claims, dividends and surrender values about fifteen and one-third millions; it has added over six millions to the reserve. The most these figures can be claimed to show is an average ratio of expense of 43 per cent. instead of the 50 per cent. claimed by Mr. Brandeis. They show a return to policy-holders in cash of about 41 per cent., instead of the 34 per cent. claimed to be shown by Mr. Brandeis's figures. The death claims alone amounted in fact to 38.4 per cent.

The argument which Mr. Brandeis makes is that there are fatal defects in a life insurance system which shows so small a proportion of premiums received returned in death claims to policy-holders. This argument proves too much. Making up the figures in the same way for various Ordinary Life companies doing business in Massachusetts, we find the following ratio of claims paid to premiums received: Berkshire, 36 per cent.; Bankers Life, 16½ per cent.; Connecticut General, 38½ per cent.; Equitable, 39½ per cent.; New York Life, 39 per cent.; National, 29 per cent.; Northwestern Mutual, 33½ per cent.; Provident Life and Trust, 21 per cent.; John Hancock Ordinary Department, 33 per cent.; Prudential Ordinary Department, 15½ per cent.; Metropolitan Ordinary Department, 20 per cent.

Is the business of these companies, each of them showing about the same or a less return than that shown by the Metropolitan Life to its Industrial-policy-holders, to have applied to it the bitter words of Mr. Brandeis, "The real cause of these meagre results is the extraordinary wastefulness necessarily attendant upon the system"? As matter of fact, nothing is more misleading than to attempt to draw conclusions from the mere proportion of the amount paid in death claims to the premium receipts. You cannot argue anything from it about the system of insurance. The ratio must depend upon the amount of business done, the age of the business, the relative proportion of new business to old, all of which elements have nothing to do with the merits of the system. Nor is Mr. Brandeis's reasoning improved if to death claims you add dividends and surrenders; for a moribund company with an old business would show many times the returns made by a successful company with a large but relatively new business.

What Mr. Brandeis seeks to draw as a conclusion from these figures is that an excessive amount is charged for premiums in Industrial Insurance. He says rates of Industrial Insurance are double those charged for Ordinary insurance. To begin with, his statement is not true as applied to the premium rates of the Metropolitan Industrial table as compared with its non-participating Ordinary table. There is no uniform proportion between the amount charged for the one system and the other—there could not be, because the net premium differs according to the respective tables of mortality upon which the premiums are based; and the percentages at the various ages in comparing these two tables are by no means uniform. Mr. Brandeis assumes, and most of those who attack Industrial Insurance assume, that the large excess of Industrial premiums over Ordinary premiums results solely from the increased expense, and they ignore the great disparity between the mortality experiences of the two systems. If we compare the table of mortality upon which the Metropolitan's Industrial premiums prior to 1907 were based, with the American Experience table,

which is the Massachusetts standard, we find that at age 20 the Industrial mortality was 135 per cent. of the American Experience; at age 25, 175 per cent.; at age 30, 187 per cent.; at age 35, over 190 per cent.; at age 40, nearly 198 per cent.; at age 45, over 200 per cent.; at age 50, 200 per cent.; at age 55, 190 per cent. How utterly unreasonable it is to ignore this tremendously increased mortality in comparing the premiums between the two systems! Especially is this so when you remember that these figures are the actual Industrial mortality experience; while the actual mortality experience of all the Ordinary companies as a whole has always fallen far short of the mortality assumed by the tables upon which the premiums are computed. In other words, the burden of Industrial mortality would appear much greater if comparison were made between its actual experience with the actual experience of Ordinary companies. This year we have based our new and increased tables of benefits upon new tables of mortality taken from our experience of the last ten years; but these tables show a mortality running at some ages to 155 per cent. of the Massachusetts standard.

The loading on Industrial policies is undoubtedly heavier than on Ordinary policies, because the expenses are necessarily higher. The loading on our present Industrial policies is 66⅔ per cent. instead of the 100 per cent. alleged by Mr. Brandeis. The bald statement is made by Mr. Brandeis that this alleged loading of 100 per cent. (thus overstated 50 per cent.) is made in order to pay dividends and profits to stockholders and officers. Let us examine just what there is in this allegation against the Metropolitan which has been repeated over and over again in many publications and in this speech before your Committee. He says that the 7 per cent. dividend, which is the maximum allowed on the Metropolitan Life Company's stock, is 28 per cent. on the original investment. That is true. Such stockholders as were originally subscribers in 1883 do get 28 per cent. Other stockholders who have acquired their stock since get between four and five per cent. on their investment. Is 28 per cent. to the original stockholders excessive? They subscribed in 1883 to increase the capital stock, which was then \$100,000, to \$500,000. They paid the \$400,000 in cash in 1883. At the end of that year the Massachusetts insurance report showed an increase of surplus of less than \$33,000 over the preceding year. In other words, nearly the whole of the \$400,000 disappeared during the year it was paid in. Two years later, at the end of 1885, the total surplus, including capital, is shown to have been less than \$140,000, which means that over \$360,000, or very nearly the whole of the \$400,000 increase subscribed, was still missing. In other words, these stockholders risked all that they put in, and they stood by the concern during several years when it appeared that the whole of the subscribed capital would be lost and more called for. Is 28 per cent. too much of a return on a venture like this? We do not believe the investors of Massachusetts, with their varied corporation experience, would think so. But how much of a figure do these dividends cut in the cost of Industrial Insurance? The total amount paid to stockholders by the Metropolitan is \$140,000. The investment of the capital earns over 4½ per cent., so that less than \$50,000 is taken from the profits of the business. Or, if we take \$500,000 as the capital, then less than \$120,000 is paid out of the profits of the business. This is less than one-fifth of one per cent. of the premium income. How perfectly absurd it is to say that the premiums to Industrial policy-holders are increased by dividends to stockholders! The ratio is infinitesimal. Compare it with the amounts returned to policy-holders over and above the

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amounts called for by their contracts. This year the Metropolitan is spending three millions of dollars in voluntary concessions to policy-holders, and spending less than \$120,000 of the profits on its stockholders. This three millions of dollars spent in one year by the Metropolitan on its policy-holders OVER AND BEYOND ITS OBLIGATIONS is *much more than the entire amount of the dividends paid to stockholders since the organization of the Company!* What confidence can be placed in the arguments of a person who seeks to prejudice the public and your Committee by charges such as this, that the large premiums in Industrial Insurance are due to the desire to pay profits to stockholders? The thing is ridiculously absurd.

Let us compare it with the financial exhibit which will be made by Mr. Brandeis's scheme if it goes into operation. The business of the Metropolitan in Massachusetts is about 8 per cent. of its total business. Therefore 8 per cent. of its capital is employed in Massachusetts. The capital employed in Massachusetts is therefore \$160,000; 7 per cent., which is the extent of the dividends, on this sum is \$11,200. Mr. Brandeis's scheme involves a guaranty fund of each bank for at least \$25,000. For the 189 savings banks of Massachusetts this will make a total capital used in the Industrial Insurance of \$4,725,000. The interest on this at 4 per cent., which is, we understand, the interest to be allowed, is \$189,000. This interest is to be earned out of investments, as we understand it, and not out of profits. But the early experience of the banks must necessarily be to pay death claims out of the guaranty fund until the business grows sufficiently to afford accumulations for death claims. The interest on the guaranty fund, however, runs on whether the fund is depleted or not, and therefore whether it earns its total interest or not; and then the principal is to be repaid out of profits. All this is to be considered as a burden upon the total business. Now, considering the amount of business likely to be done by the small banks, will not this burden be relatively much heavier than that of the Metropolitan stock dividends? Here are four millions of dollars which the Massachusetts banks have got to accumulate out of profits on their Industrial Insurance business in order to pay back the guaranties! And this in addition to the 4 per cent. of the gross premiums which are to be paid to the corporation to be known as the General Insurance Guaranty Fund! How much of a figure in \$3,500,000 of premiums do the \$11,200 paid as dividends upon the Metropolitan stock by the Massachusetts policy-holders cut?

Mr. Brandeis charges also that the large premiums are partly due to the large salaries paid to officers. The total amount of salaries paid to all the officers of the Metropolitan last year was \$361,823, or a little over six-tenths of one per cent. of the premium income. This is not much greater than the percentage for the other large companies, older and therefore having greater premium incomes, and it compares very favorably with that shown by the small Ordinary companies which do no Industrial business, in which the percentage for officers' salaries varies from over one per cent. to two and a half per cent. of the annual premium income. Figured another way, all the salaries of the officers of the company cost the Metropolitan policy-holders nine one-hundredths of one cent per week per policy. Supposing that all salaries were charged to Industrial policy-holders—which they are not—the charge against the Massachusetts policy-holders would amount to less than \$29,000. What does a charge of \$29,000 against insurance in force of \$105,000,000 and a premium income of \$3,500,000 amount to? The thing is too ridiculous to talk about. But apply it to Mr. Brandeis's scheme. \$29,000 divided among 189 banks would amount to about \$153 a bank. Is \$153 going to cover the salaries of officers of savings banks for savings bank insurance when the amount of this insurance reaches over one-half million dollars per bank, and the premium income per bank reaches \$20,000 a year?

Another use which Mr. Brandeis says these large premiums are put to is to pile up surplus, which he says amounts in the Metropolitan to thirty times the original capital, all accumulated for the benefit of the stockholders. This statement is extremely misleading. While it may be true that the surplus in the event of a liquidation of the company would be apportioned to the stockholders after all the policy liabilities had been cleared off—

in fact, at the Greek kalends!—yet the charter of the company provides that this accumulation of surplus shall be held for the security of the policy-holders. The "thirty times the original capital" is a form of words used to make the hearer believe the amount is excessive. The actual surplus of the Metropolitan at the end of last year was a little over \$14,000,000, which is about 8 per cent. of its assets, and less than 10 per cent. of the reserve. For years the surplus has been kept down to about 10 per cent. of the assets. This is conformable to the old Massachusetts rule for the reservation of surplus. Nobody with any idea of finance can say that 8 per cent., or even 10 per cent., is an excessive surplus for safety. And would any believe, when hearing Mr. Brandeis's criticism of our surplus, that the very bill he has prepared for your consideration provides for the accumulation and preservation by the savings bank insurance funds of a surplus of 10 per cent. of the reserve? Yet worse than that is the fact! For this surplus is to be held at the amount of the guaranty fund if that is greater than 10 per cent. of the reserve!

The best commentary on the elaborate argument of Mr. Brandeis that the high cost of Industrial Insurance is due to dividends paid to stockholders, the high salaries, and the large accumulations of surplus, is this fact: That the premium rates of the Metropolitan and Prudential these last twenty-seven years have been practically the same as those of the Hancock; that the Hancock has paid no dividends to stockholders, having no stock; that its salaries have been low enough to escape Mr. Brandeis's criticism; that the surplus was necessarily kept down by the laws of Massachusetts as these laws stood up to a few years ago, and as voluntarily kept down since. If there were a particle of truth or logic in Mr. Brandeis's argument the returns to the policy-holders of the Hancock would have been greater and the expenses less. Yet nothing of the kind has been shown, and nothing of the kind is true. There could not be a more conclusive demonstration of the fallacy of all the reasoning which Mr. Brandeis deduces from the statistics.

Practically all of the surplus made by the Metropolitan out of its Industrial business is paid out to Industrial policy-holders as soon as it is earned. The company earns nearly one per cent. on its reserve fund above the assumed rate. And it earns over 4½ per cent. on the surplus. In other words, the company annually profits over two millions of dollars on investments, exclusive of any profits on the premium receipts of the year. Very little more than this sum is on the average annually added to surplus account. These additions to surplus have for many years been kept down to 10 per cent. of the increase in assets.

In brief, the cold, hard fact is that as the business of Industrial Insurance is practiced to-day there is very little margin of profit, and what is earned is promptly returned to the policy-holder.

The large expense of Industrial Insurance is in fact caused by the service which the policy-holder requires. The agent calls to take the application; calls to deliver the policy; calls weekly to collect the premium; calls to pay dividends; calls for the proofs of death; calls with the money to pay the policy. From the initial application to the payment of the death claim there is no reason why the holder of the policy or his family need cross his own threshold, if he wishes not to. As we understand him, Mr. Brandeis does not claim that an excessive charge is made for this service; he even seems to intimate that the men who perform the service are not sufficiently paid, because they are supposed to get only about \$12 per week. There was a perceptible sneer, we thought, in his reference to this subject, as if the men should be paid more; but if the men were paid more how could the expenses be reduced? It was intimated that the officers were excessively paid. Let them work for nothing and give the entire salaries of the official staff to the agents, and it would make a difference in income to them of less than seventy-five cents a week! But why should the officers work for nothing? What proof is there that they get salaries in excess of sums that they could earn in any other business if they devoted the same amount of time, industry, and intelligence to it? We have Mr. Brandeis's word for it that they are able men. Is it candid or fair-minded to argue on the one hand that Industrial Insurance is too expensive, and on the other hand that the agents are not paid enough for their services? Is

it candid to conceal the fact that these agents are paid from other sources than Industrial Insurance? That they are given the opportunity to write Ordinary Insurance, and paid the usual commissions, and that these commissions very materially add to their income? Our agents are neither underpaid nor overpaid. They get fair compensation for the work they do and in proportion to the skill and industry they put into their work.

Let us suppose that the savings bank scheme is put in operation, and see what savings can be made. The State is to pay the Actuary and for his books and forms and those he prepares for the banks, and the State is to pay the Board which is to appoint Medical Examiners. Why this should be we do not know. Industrial Insurance, even by banks, should not be made a charity. Is it any worse to make the people benefited—that is, the insured—pay the expenses than to shift these expenses upon the general public by taxation? The banks are to pay all the other expenses. We undertake to say that the expenditure corresponding to the official supervision of the Metropolitan will not be more economically done. The Company's Home Office expenses, involving in the case of the Metropolitan 2500 clerks besides the officers and sub-officers, travelling expenses, advertisements, postage and incidental expenses, are only seven per cent. of the premium income. Will the banks be able to do as well? The Medical Examiners will be an expense which cannot be avoided. By reason of the large number of inspections made by each Metropolitan physician, we are enabled to get these done for twenty-five to fifty cents per application. We are able to do this because we give each doctor so many applications that he is enabled by his work to make a fair living. If the applications were limited in number the expense would be proportionately much higher. Does anybody think the savings banks could get these applications examined for less than one dollar apiece? What is expected to be saved in the compensation of agents? Mr. Brandeis says his proposed premiums will be a little over half of ours. Take them at sixty per cent. of the Metropolitan's. Why, this will represent just our net premium! In other words his premiums will not include one cent for expenses! On any such plan as this the guaranty funds will disappear and the scheme collapse in two years!

So much for the expense question. But what about the net premium on which expense loading is to be based? From what experience are the tables to be made up? From the experience of the Metropolitan? Is it likely that the savings banks will have as good a mortality experience as the Metropolitan? It is an axiom in life insurance that the healthy risks need to be solicited; it is the sub-standard risks who are anxious for and seek insurance. Is this axiom to be falsified? Or will it not be true that the savings banks will be besieged by the under-average applicants? You say these can be kept out by medical selection. That never has been true. Medical selection diminishes the number of under-average who obtain insurance, but it does not exclude them. There are many physical infirmities which cannot be discovered by an examining physician. We very much fear that the savings banks will have a class of customers which will send their mortality rate far above anything in use by an Industrial company. Moreover, to keep them out will be a matter of large expense. Medical Examiners will have to be paid whether the applicant is accepted or rejected. The money to pay for the examination of the rejected risks must come out of the receipts from the accepted ones. The more rejected risks you have the higher will be the expense attaching to the policies accepted. But what is to be the standard? The Metropolitan experience is based upon millions of lives in all parts of America, and running over a period of ten years. The Massachusetts mortality has been persistently higher than the average mortality, but the Massachusetts policy-holders have had the benefit of this because our rates are based upon the same table for all localities. This savings bank scheme is not a scheme where the law of average can work generally. Each bank must stand on its own experience. I thought the most significant question at the first hearing before this Committee was asked by one of its members, who inquired of Mr. Brandeis whether he could safely base his table of benefits for each bank in small

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localities upon general experience of the companies doing a large business all over the country. Well he might ask it! A reference to the death rate in the various cities of Massachusetts shows a variation from 13.1 per thousand in Brockton and Quincy, to 21.9 in Taunton. Here is a difference of 67 per cent.—8.8 per thousand—in the death rate in Taunton as compared with Brockton and Quincy. Is there to be a different table of mortality for each bank? If a table is selected suitable to Taunton, the citizens of Brockton and Quincy will be overcharged sixty-seven per cent., while if the Brockton and Quincy rate is to be taken the Taunton guaranty fund would disappear in about a year if it did much business! So compare the death rate of Fitchburg, 13.8, with Boston, 18.5; of Waltham, 14, with Lowell, 20. Are the premiums or benefits to differ in each town and city? This seems to us one of the most serious difficulties connected with the scheme which you are considering and one which should have the most serious attention of yourselves and the banks concerned. Perhaps they will be willing to pool their issues, so to speak, so that the banks located in healthful localities, or those which have exceptionally fine death experience, will help out the less fortunate banks. The experience at the very start of the experiment will not be conclusive or even very helpful. Medical examinations will do much to protect for a few years, but the scheme must be broad enough to cover eventual experience over a long term of years, and we think there is real danger here if the experience of the banks is to be isolated and not united.

It is different in England, where the savings bank scheme has been in force for forty years. There it is the Government that stands back of the scheme and the mortality is averaged over the whole of England, and a deficit can be experienced in one town and be made up by the surplus earned in another. That is, all this would be true if the scheme in England had been a success. As matter of fact, after forty years of savings bank insurance, backed by the Government, in England, there are only about thirteen thousand policies in force—less than the weekly issue of some of the Industrial companies of that country.

We must not be understood by the raising of these questions to be opposing the passage of the bill. We think the experiment would be a decidedly interesting one. Take the lapse question, which Mr. Brandeis rightly says is a source of loss to the company. While the loss to the company in lapses is a very considerable one, the loss to the policy-holder is a very small one. It is over-stated about 300 per cent. by Mr. Brandeis. There is no excuse for this, because in the evidence from which he got his fact that the average premium received on each cancelled policy issued in 1904 lapsed in 1904 was 72.6 cents, it was also stated that the cost of carrying the insurance was 51.6 cents, so that the net loss to the policy-holder was only 21 cents, instead of 72.6 cents. When it is considered that even this loss can be and often is saved by the revival of the policy, it will be seen that the principal loss is sustained by the company. The policy-holders actually do not lose any great sum by lapses. Who thinks for a moment that the policy-holder who has lost 21 cents by the lapse of his policy during the first year ever feels it? The loss to the company on the same policy is \$1.34. \$1.34 does not seem much of a loss, but it amounted in the year under discussion to nearly three-quarters of a million of dollars. This is because, while the loss of the individual policy-holder is confined to his own policy—21 cents—the company suffers the gross amount of loss on all the lapses, its loss being the sum of six times the loss of each policy-holder lapsing. Mr. Brandeis correctly argues that this loss to the company is really a loss sustained by the persistent policy-holders and tends to raise the cost of insurance. But how is it to be helped? Is there to be any way of compelling a policy-holder to pay when he does not wish to? There are fifty-two times each year in which a policy-holder can lapse his policy, as against four times at the most in the case of Ordinary Insurance. Moreover, in the case of children the lapse practically cost the insured nothing because he could always under the old tables take out a new policy for the same amount at the advanced age as the policy would have been worth if he had kept his earlier policy in force. This was on account of the fact that in the case of children the mortality curve is a descending curve. In the case of adults the amount of benefits decreased slowly for each year of age and therefore there has never been any great loss to the policy-holder who lapsed if he returned and took a new policy. He could take a new policy by paying arrears and reviving the old one, or he could take a new policy for nearly as much without paying

the arrears. In a sense this has been a sort of convenience to Industrial policy-holders. When they could afford the insurance they could keep it up, and could drop the insurance at any time and take it up later without much loss. Very likely this has been considered a kind of privilege by the working classes. They have not realized the cost they have been putting the company to, which is reflected in the amount of benefits granted for a given premium. But human nature is the same in Industrial Insurance as in other matters. A man will make a good resolution about his insurance, and break it when temptation comes, and then repent and get insurance again. What the Industrial companies do is to make it the financial interest of the agent to prevent lapses, and to make it by new forms of policies and different arrangements of benefits to the financial advantage of the insured to persist. The lapse rate is decreasing. In other words, the efforts of the company are meeting with success. Comparing the lapse ratio in 1898 with that of 1905, we find that the same percentage was not reached until three years in 1905 that was the rule in one year in 1898. The difference in percentages of lapses for a year amounted to as much as 8½—an improvement, in other words, of 14 per cent. We believe this improvement will continue, but the question is will it be less with the banks? In every way possible Industrial companies seek to prevent lapses. An agent calls every week and pleads with the people to pay. Will they pay as well when nobody asks them to? It is said they will give the bank an order to have the premiums taken out of the savings bank account. It is precisely this deposit of premiums in advance which no Industrial company has ever been able to accomplish among the population generally. Mr. Brandeis states that it will result practically in people paying the premiums monthly. It surely must be so if it is to be a financial success at all, because if the policy-holders have to go to the bank to pay weekly, many of them will be put to a 100 per cent. expense by the necessity of paying ten cents car fare in order to pay a ten-cent premium. But if it is to be a monthly payment, then all we have to say is that the experiment will be all the more interesting, because no company has ever yet been able to make monthly payment of premiums successful. If the scheme is really one which relies on the payment of premiums at long intervals, is it Industrial Insurance at all?

A fair analysis of the Brandeis attack upon Industrial Insurance in relation to the proposed scheme of savings bank insurance is this: Industrial Insurance is a beneficent institution which has done enormous good to the community, has trained the people in self-denial, thrift and the habit of saving; it has become a necessity to the people; it is a popular institution and therefore carries with it the faults as well as the virtues of the human nature of its patrons; it is a success because it educates the people and improves them and meets their wants. The very prevalence of lapses, coupled with the steady, large gain of insurance in force, proves the popularity of the system and the constant recognition by the people of its necessity and benefit to them. Let us now take this system which has maintained itself, let us ask charitable people to loan capital to start an imitation, let us ask the State to pay some of the expenses and remit some of the taxes, and let us attempt to break the system down by indirection; let us appeal to prejudice to promote our new propaganda and see if we can reap for the savings banks the fruit of the labors of the men we denounce; let us see if the education of the people is so complete that they can be persuaded to give up their accustomed convenience and be turned from the companies which have protected them and be brought to become the voluntary customers of such corporations organized for other purposes as can be tempted to try the experiment of imitation. Let us endeavor by denunciation of the system to lead people to patronize this imitation and let us all the time prate of our virtue while we take advantage of all the insurance companies' efforts which we have denounced as vices. That is the scheme put before you. We are willing you should try it, and we do not fear the result—for the Industrial companies.

But again we say that while we do not oppose the scheme, we do earnestly protest against the criticisms upon Industrial Insurance upon which the scheme is based as inaccurate and unjust, and against the concealment of facts that offset the criticisms. Would anybody believe from the statements and arguments of Mr. Brandeis that the Industrial companies themselves have had for years in operation a practical plan for the saving of that large expense to the policy-holders which is necessitated by weekly premiums? Ten years ago the Metropolitan began the issue of even \$500 policies on the payment of premiums annually, semi-annually or quarterly. These policies are placed among Industrial risks. There is not the slightest necessity for a mechanic to pay his premiums weekly. The same agent who solicits him for Industrial Insurance solicits him for Intermediate Insurance, which is the name given to the even \$500 business. We encourage the agent by not charging in his accounts the lapse of the Industrial policy if he substitutes for it a \$1,000 policy with an annual premium. These policies are designed for the working classes, and are placed among the working classes, and the commissions are sufficient to induce the agent to endeavor to place them. There are in the Metropolitan alone in force in the State of Massachusetts nearly 35,000 of these policies, carrying an insurance of over \$16,500,000. Nearly half of our Ordinary business in force in the Metropolitan is in the Intermediate Branch. Nearly all of the Intermediate policies are upon the lives of working-men and their wives. The working classes are being and have been for years diligently

canvassed by Industrial agents to cheapen their insurance by taking these Intermediate policies. This is just the kind of insurance the arguments used for the savings bank scheme point out. It is being successfully operated by the much-abused Industrial companies. It is the writing of this business which raises the income of the Industrial agent up to a living wage. When the Intermediate Branch was started the premiums were based upon the Industrial table of mortality. It was believed that a better mortality would be experienced upon such risks, because a better class of working-men would be insured, and therefore the company promised to keep separate accounts and to pay back in dividends the surplus that should be earned from a mortality experience better than that upon which the tables were based. The experience has been that after the deduction of mortality dividends from the premiums the cost of some forms of endowment insurance in the Intermediate Branch has been almost, if not quite, as low as that in our non-participating Ordinary policies. The Legislature of New York has now forbidden companies doing a non-participating business from issuing participating policies. This has necessitated a new set of tables in our Intermediate Branch, and these have been based upon the experience in the Intermediate Branch itself for the last ten years. The premiums have been very much reduced and the policies made non-participating. As compared with Ordinary non-participating policies, the premiums vary from an excess of 2 per cent. on some 15-Year Endowments to 50 per cent. on the Whole Life. This increase in premium is made necessary by the actual experience of mortality. And this experience of high mortality is proof, if proof were needed, that the risks are taken from the Industrial classes. The working-men are getting what their own experience of mortality calls for, and are getting their insurance on an annual basis on the plans they patronize almost exclusively—the endowments—nearly as cheap as their richer brethren and very much cheaper than they ever could get it by Savings Bank Industrial Insurance.

The attack on Industrial Insurance to which you have listened is extremely unjust and has no substantial basis. The company that I represent has been faithful to its Industrial policy-holders. The charge made for dividends to stockholders is infinitesimal, and the money of the stockholders is back of every Industrial policy. The charge for salaries, which has been so much talked about, is inappreciable, amounting as it does to nine-hundredths of one cent per week per policy. Expenses have been reduced. Last year we brought them down to less than 40 per cent. The money saved has been returned to policy-holders. As we have already stated, three millions of dollars will be spent this year on Industrial policy-holders, bringing the total in the last twelve years to thirteen millions of dollars. The three millions of dollars put out this year are divided up as follows: A dividend amounting to four weeks' premiums (nearly 8 per cent. of the premiums for a year) on all Whole Life policies over five years old; this amounts to nearly a million dollars. A mortuary dividend applicable to all claims paid during the current year where policies on the date of death shall have been in force over five years, varying from 5 to 25 per cent. In other words, old policies when they become claims are voluntarily increased. This will cost us over a million dollars. All holders of Whole Life policies who during the year 1907 reach age 75 are entitled to free policies—that is, their policies are fully paid-up for their face. This will cost us over a million dollars and will apply, it is estimated, to about 82,000 policies, and we thereby voluntarily relinquish an annual premium income of over \$400,000. All policy-holders having Whole Life policies who have reached age 80 in 1907, and have paid premiums for fifteen years, will have their policies paid as endowments. This will cost us nearly \$70,000.

Moreover, close watch is kept upon the business. For many years our mortality has been steadily improving. The profits from this improvement have been paid out in dividends. And we have this year felt justified in taking the improvement as permanent and basing a table of new net premiums upon it. The new tables of Industrial benefits are much increased as compared with the old. Formerly for a number of years all of our infantile policies were endowments. In order to increase the benefits or decrease the premiums we have made our new infantile policies limited-payment life policies, payment of premiums to cease at age 75. This and the improvement in mortality now enable us to pay nearly as much in infantile death benefits for a weekly premium of five cents as we heretofore paid for a weekly premium of ten cents. Our adult table shows increased benefits for the same premiums of from 13 per cent. at age 40, to 23 per cent. at age 20, over the tables previously in use, the new policies being paid-up for life at 75 years of age instead of being endowments at age 80. The premiums on these policies are based upon an assumed expense ratio of 40 per cent., instead of 50 per cent., as we have been falsely accused of spending. As we have already said, we have got the expense ratio below 40 per cent. and we expect to decrease it more, and the policy-holder will get the benefit of the saving in expense as heretofore.

In a word, we have been faithful to our policy-holders. We have conducted the Metropolitan Life Insurance Company for the benefit of the policy-holders and not for the benefit of anybody else. We are entirely willing that Massachusetts should try the experiment of Savings Bank Industrial Insurance, but we are entirely unwilling you should base your recommendation of such an experiment upon false charges against the Metropolitan management, misleading statistics of Industrial Insurance, and illogical and mistaken deductions therefrom.



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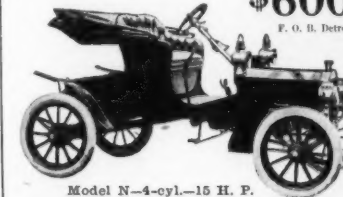
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KODAKS? Tell us your wants. We select the best money will buy. Our experts in developing and printing insure success where others fail. We repair any camera made. Write for price list. L. F. Beardsley, 66 Wabash Ave., Chicago.

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REMOVING WEST? Write us regarding reduced rates and through car for household effects. Transcontinental Freight Co., 217 Dearborn Street, Chicago, Ill. Agencies in all principal cities.

REDUCED RATES on shipments of household goods to and from the West in Through Cars. Bekins Warehouses in Los Angeles, San Francisco, Oakland, etc. Write for rates and free maps of above cities. Bekins Household Shipping Co., 548 First National Bank Bldg., Chicago.

AMUSEMENTS, LATEST NOVELTIES

SOUVENIR PLAYING CARDS, of Niagara Falls, and Buffalo. 32 views, beautifully reproduced, different view on every card. Highest grade playing cards, only 50c., post paid. S. O. Barnum & Son Co., Buffalo, N. Y.

HELP WANTED

TEACHERS: Decided yet to remain in your position another year? Better get in line for something better. Write us today. Haggoods, 305-307 Broadway, New York.

LEARN TO WRITE ADVERTISEMENTS. We teach you by mail. You can earn \$25 to \$100 per week. Handsome prospectus sent free upon request. Write to us now. Page-Davis Co., Dept. 119, 90 Wabash Ave., Chicago.

SALESMEN WITH EXCEPTIONAL ABILITY. No beginners and no canvassers wanted. Several of our men are averaging over \$1000 a month. Give references. John B. Duryea, 1447 New York Building, Seattle, Wash.

COLLEGE MEN. Make money during summer selling a necessity in a typewriter device. Quick sales. \$25.00 weekly easily made. Opportunity for few good men in cities. Give references. McCollum Mfg. Co., Chicago.

\$100 PER MONTH and traveling expenses paid by an old established house for salesmen to sell goods to dealers. Experience unnecessary. New plan, rapid selling line. Purdy B. S. Co., Chicago, Ill.

AGENTS, SALESMEN

SALESMEN with exceptional ability to take orders for our fine custom-made suits, overcoats and trousers. Suits and overcoats from \$12.00 up; trousers from \$3.50 up. 33% commission paid. Large line of samples furnished free to those who can assure us that they mean business. Write at once with references to A. L. Singer & Co., Dept. 59, 123 Adams St., Chicago.

A FEW MEN OF EDUCATION to represent well known house on high class soliciting proposition. No books or schemes. U. & U. H. T. Dept. 3 West 19th St., New York.

SALESMEN. Biggest money making fire extinguisher proposition ever offered; special starting offer; \$36 week salary; sells easy; pays big. Address Mr. Freet, Manager (personal), 34 Murray St., New York.

AGENTS. Get out of the rut. Own your own business. \$3.00 a day sure. Expensive samples free. For full particulars write at once to T. M. Sayman, 241 Franklin Ave., St. Louis, Mo.

FORTUNES IN SELLING OUR CONDENSED PERFUMES and extracts in tin form without alcohol. Send 12c. for 25c. tube, equal to nearly a pint of old kind, and get our liberal offer. Old established house. C. H. Stuart & Co., 7 Stuart Bldg., Newark, N. Y.

SOAP AGENTS making \$50.00 weekly selling our wonderful \$1.50 Soap and Toilet Article Combinations with valuable Premiums for 35c. Crew Managers wanted. Buy direct of manufacturer. Profitable vacation work for students. Davis Soap Works, 22 Union Park Ct., Chicago.

THE TECHNICAL WORLD MAGAZINE wants live agents now. If you can devote part or all your time to accessible well paid work write us. Big commissions. prizes, crack-jack premiums, new schemes. Technical World Magazine, Chicago, Ill.

SALESMEN WANTED every town U. S. take orders for Milford "Strong" Hosiery, Knit and Muslin underwear, Dress goods, Petticoats and Shoes; direct factories to wearer; permanent, no travelling, no experience required. Mfr's Distributing Agency, 4222 Halme Ave., St. Louis.

WOMEN TO SELL SOAPS, Perfumes, Flavors, etc. on new plan. Premiums to customers with every purchase. Quick sales, large commissions, liberal terms. Exclusive territory. Can build permanent business without capital. The Taxis Co., Dept. B, Chicago.

AGENTS WANTED to sell only text book published on office filing systems. Every progressive office man must have it. Easy to make \$15.00 a day. Great vacation chance for students. Write for our liberal offer. Wagemaker Co., Ltd., Grand Rapids, Mich.

AGENTS make big money selling our new sign letters for office windows, store fronts, and glass signs. Any one can put them on. Write to-day for a free sample and full particulars. Metallic Sign Letter Co., 66 N. Clark St., Chicago, Ill.

AGENTS. Portraits 35c, frames 15c, sheet pictures 1c, stereoscopes 25c, views 1c. 30 days' credit. Samples and Catalog Free. Consolidated Portrait Co., 290-152 W. Adams St., Chicago.

TO SEE IT TO BUY IT. We want agents everywhere to handle our up-to-date faucet filter; sells at sight; exclusive territory; easy to carry; big profits; free sample fibre disk. Jones Filter Co., 243-46 Franklin St., Boston, Mass.

PORTRAIT AGENTS. Pillow tops, 50c.; portraits, 30c.; photo fans, photo hearts, photo holders, etc. Our new "Pearlino" Portrait is a winner. Samples and catalogue free. Berlin Artists Association, 152-15 Lake St., Chicago.

AGENTS WANTED to sell our Stylographic and Fountain Pens. Write for Catalogue and Agents' discount. J. Ullrich & Co., Dept. 14, Mrs., 27 Thames St., New York, N. Y.

WE WANT REPRESENTATIVES who are clean-cut, educated men to represent us in New England, Pennsylvania and Minnesota. Liberal contract. We are offering something the public want. Johnes-Boss 194, Boston, Mass.

AGENTS. If you are not making \$10 to \$20 a day, send for booklet and terms of Myers Lock Stitch Sewing Machine, \$1.00. C. A. Myers Co., 6557 Woodlawn Ave., Chicago.

AUTOMATIC EGG BEATER. Cream Whip, Ice Cream Freezer and Churn, all in one. Just out to-day, retail 50c. 100 other fast sellers. Catalog free. C. C. Edgren Co., Milwaukee, Wis.

AGENTS, teachers, students. Here's your opportunity; household article; \$6 daily easily made. Sells in every home. Credit given. For information and samples address Dexter Supply Co., Dept. O, Caxton Bldg., Chicago.

FOR SALE

FACTORY FOR SALE. Located at Marietta, Ohio, on Penna. Ry., E. & O. Ry., Ohio Central Ry., and Ohio River. 50,000 feet floor space; seven acres land. 250 H. P. power plant. Line shafting complete. Cheap fuel. Low tax rate. Will sell at very attractive price to close corporation matter. Address H. C. Wilcox, 59 Franklin St., Buffalo, N. Y.

SOUVENIR POST CARDS

HIGH GRADE SALESMAN to carry our Souvenir Postcards on Big Margins. Note our prices. Comics or telegram cards 100 at 60c.; 1,000 at \$5.00. Art cards 100 at \$1.00; 1,000 at \$8.00. Leather cards, hand painted, and many other catching novelties. Write for special proposition. Booth Wallace Co., 90 Washington St., Chicago, Ill.

PUBLISH YOUR OWN POST CARDS. We manufacture souvenir and advertising Post Cards from photographs or sketches of individuals, hotels, residences, animals, views, etc., plain or colored, and print your name on as publisher. Quick delivery. Send for samples, unique advertising plans and special prices. Post Card Specialty Co., 53 West 24th St., Dept. C., New York City.

16 SOUVENIR POST CARDS, beautifully colored comics, art scenery, etc., and large catalogue, 10c. We list the handsomest line of embossed cards ever produced. W. J. Dickson Co., Dept. 50, Des Moines, Iowa.

YACHTS and BOATS

CANOE with "Old Town Canoe" Name Plate are light, strong, speedy, graceful, handsome in finish and lines. Quality and correctness of models guaranteed. Free illustrated catalogue on request. Agencies all large cities. Old Town Canoe Co., 75 Middle St., Old Town, Me.

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THERE IS NO EXCUSE for any wide-awake man working for a small income if he is willing to do some dignified hustling. We have a proposition to make to ambitious men in every community, whereby he can earn from \$2500 to \$15,000 yearly. The business is a secure and attractive one, and deserves your immediate inquiry. Write and we will tell you the whole story. You'll take it up at once. McCormack Real Estate Company, 802 Times Building, New York.

BE YOUR OWN BOSS! Many make \$2,000 a year. You have the same chance. Start a Mail-Order Business at home. We tell you how. Money coming in daily. Very good profits. Everything furnished. Write at once for our "Starter" and free particulars. C. W. Krueger Co., 155 Wash. St., Chicago, Ill.

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TURN YOUR SECURITIES INTO CASH. Our business connections as brokers enable us to always find cash buyers for any stocks or bonds ever issued. If you have any that are inactive we can dispose of them for you. For full information address J. W. Sibley & Co., 549 First National Bank Building, Chicago.

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HOW TO FINANCE A BUSINESS ENTERPRISE clearly shown by the Brokers' and Promoters' Handbook. An interesting and valuable booklet mailed free. The Business Development Co., 112 Nassau St., New York City.

\$5,000 A YEAR UP! straight commission; immediate, exceptional opportunity for man with strong references and \$100 working capital who can hire and manage a large force of agents. Adre Wafer Co., Washington, D. C.

100 TO 200% PROFIT. Sell Post Cards. Small capital required. Our assorted lots of cards sell anywhere. Newsdealers, druggists, hotel clerks write for particulars. Hy-Sil Mfg. Co., Sudbury Building, Boston, Mass.

\$150,000.00 SECURES CONTROLLING INTEREST in a manufacturing concern established over fifty years ago. Address National Reputation, care of Post Office Box 721, Buffalo, N. Y.

HAVE YOU any good proposition to offer the public? A patent, stocks or bonds for sale? List of 10,000 investors! Will incorporate and finance any proposition of merit. F. E. Baldwin, Box 3088, Boston, Mass.

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FRENCH FESTOON BEAD NECKLACES, beads of all kinds. Beautiful effects, easy to make, and materials are inexpensive. Send stamp for illustrated pamphlet and price list. S. O. Barnum & Son Co., Buffalo, N. Y.

FINANCIAL

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A PROMINENT NEW YORK CITY REALTY CORPORATION desires first class representatives to handle, on commission, high grade 75 gold coupon bonds, secured by selected New York City real estate. Bonds contain income participation clause giving holders 5% preferred division in earnings, making total possible yearly income 12%. Security and income features make these bonds a most desirable investment and insure ready sale. Address Dept. G. Underwriters Realty & Title Co., 1 Madison Ave., New York.

EIGHT PER CENT MORTGAGES secured by first class City Property and Farm Lands. We guarantee to place Loan satisfactorily within thirty days. Write The Inland Bank of Spokane (Incorporated), Spokane, Wash.

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SUCCESS IN THE STOCK MARKET. Our book gives details. A copy will be mailed free of charge if you will write to John A. Boardman & Co., Stock Brokers, 53 Broadway, New York.

SAVINGS BANKS

FOUR PER CENT on savings. This bank is backed by a capital of \$1,000,000 and is managed by a board of directors composed of some of the most successful and substantial men in Pittsburgh. It is a sound, conservative bank. A good bank for your savings account. Write for the book. The Union Savings Bank, Frick Building, Pittsburgh, Pa.

PHOTOGRAPHY

FILMS. Lumiere's celebrated films can now be purchased from all anti-trust dealers. Have you sent for a free sample of plates yet? Lumiere Company, Burlington, Vermont.

PHOTO-FINISHING FOR AMATEURS promptly by mail. Expert workmen, best materials, highest grade work. Enlarging a specialty. Write for prices and special offers. Robt. Johnston, Dept. C, Wilkes-Barre, Pa.

WELLINGTON SELF-TONING PAPER. Hypo only required for producing beautiful rich tints. Send 20c. for sample dozen 4 x 5, with price list. Ralph Harris & Co., 22-26 Bromfield St., Boston, Mass. Sole importers & U.S. Agents.

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THE BEST PAYING PROFESSION now open to women is, without doubt, that of dermatology which consists of facial and scalp treatments and electrolysis (the removal of superfluous hair, moles, warts, etc., by the electric needle), and Mrs. Gervase Graham's method is conceded everywhere to be superior to all others. Mrs. Graham teaches this method, also manicuring and hair-dressing, and assists her graduate pupils to secure positions or to start in business for themselves. Established 20 years. Call or write for particulars. Mrs. Gervase Graham, 1475 Michigan Ave., Chicago, Ill.

"DAINTY THINGS FOR WOMEN'S WEAR" is the title of a useful booklet, containing the latest New York Styles. Send for it today. S. C. Kraus & Co., Dept. 7, Broadway, 46 and 47th Sts., New York.

RELIANCE Wrappers, House Dresses, Kimonos, Dressing Scaques and Wash Suits are famous the continent over for sterling worth, style, neatness, gentility and perfect fitting qualities. Send for illustrated catalogue. R. E. Lowe & Sons, 430 Rodney St., Brooklyn, N. Y.

DOGS, POULTRY, and PETS

FANCY PHEASANTS, all varieties. Ornamental water fowl: Fl

LABLACHE

FACE POWDER



FRESH AS A DAISY is the appearance of the woman who, by a touch of Lablache, protects her skin from sun or wind which cause tan and redness. Lablache is cooling and refreshing. Refuse substitutes. They may be dangerous. Fresh, White, Pink or Cream, 50c a box, of druggists or by mail. Send 10c for sample.

BEN. LEVY CO., French Perfumers
Dept. 21, 125 Kingston St., Boston, Mass.

The only pipe from which the tobacco can be extracted completely. No tedious work with wire, string, stick, etc. Simply remove spiral, wipe and replace. Always clean, sweet, wholesome. Finest briar \$1.00, postpaid.

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Birchmont Summer Camp for Girls and Young Women
EAST WOLFEBORO, N. H.

Located on the famous Governor Wentworth estate overlooking Lake Wentworth. Nature study, sports, picnics. Tutoring as desired. Life in the open. Safe, congenial surroundings. Special care of health. Booklet on request. Address either of the Directors.
MR. and MRS. AMERIE FIELD
66K Fayette Street Cambridge, Mass.

Best grade cedar canoe for \$20

Best grade of Cedar Canoe for \$20.00. We sell direct, saving you \$20.00 on a canoe. All canoes cedar and copper fastened. We make all sizes and styles, also power canoes. Write for free catalogue giving prices with retailers' profit cut out. We are the largest manufacturers of canoes in the world. **DETROIT BOAT CO.**
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Buy from the Manufacturer and save all Middlemen's Profits. We make Post Cards exclusively for you from any size Photo or Print you send us, deliver them in 10 days' time, guarantee not to use your subjects for any one else and put your name on each one as the Publisher. Prices—500 Cards \$4.00; 1,000 Cards \$6.00. Send for samples
Rich Photo-Process Co., Dept. 54, 28 E. 23d St., New York

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is one of the things that has helped to earn the present world-wide reputation and endorsement of the **DAVIS TIP TOP DUPLICATOR**. No printer's ink used, thus avoiding soiled hands and clothing. No expensive supplies. 100 copies from pen-written and 50 copies from type-written original. Sent on ten days' trial without deposit. Complete duplicator, any size, (prints 4 1/2 x 11 inches), contains 16 feet of rolled printing surface (which can be used over and over again). \$5. Felix K. Davis Duplicator Co., Danville, Ill., 111 John St., New York

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doing your spare time. We teach the Gregg Shorthand and Typewriting System, the only system that will make you a master of the profession. Our students are in demand everywhere. Send to-day for Free sample lesson.

Stenographers' Correspondence School
Box 501 Freeport, Illinois

Raise SQUABS—It Pays

But you must start right with properly mated Homers. We positively guarantee actual mating of every pair we sell.

Squabs from our stock breed and plump, bring high prices at one month of age. Profitable, pleasant, not overworked occupation. Requires small capital; small space. Others have succeeded—you can. We'll show you how. Write for testimonials and free booklet.

ATLANTIC SQUAB CO.
Box E Da Costa, N. J.

Steel Swings

EVERY PART A SPRING

Three seats, room for 8. Strong as a bridge. Self-lubricating. No noise. Fine canopy and seat. Satisfaction or money back. First in each town at WHOLESALE.

D. H. BAUSMAN
Dept. Col., Bausman, Lane, Co., Pa.

Motsinger Auto-Sparker

starts and runs Gas Engines without Batteries

No other machine can do it successfully for lack of original patents owned by us. No twist motion in our drive. No belt or switch necessary. No batteries whatever, for make and break or jump-spark. Water and dust-proof. Fully guaranteed.

MOTSINGER DEVICE MFG. CO.
22 Main St., Providence, Ind. U. S. A.

LEARN TO WRITE ADVERTISEMENTS

If you want to earn \$25 to \$100 a week write for our beautiful prospectus, sent free. We teach you advertising thoroughly by mail.

PAGE-DAVIS SCHOOL
Address Either Office:
Dept. 519, 90 Wabash Ave., Chicago
Dept. 519, 150 Nassau St., New York

EDITORIAL BULLETIN

NEW YORK, SATURDAY, JUNE 1, 1907

Religious Journalism and Patent Medicines

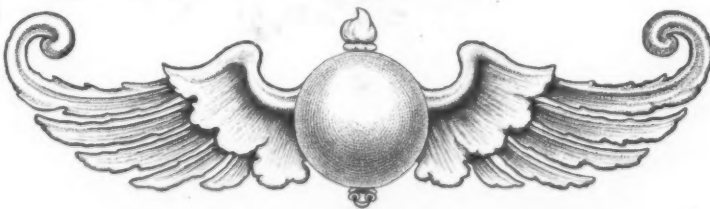
¶ Last year the "Miami Presbyterian" passed a memorial to the General Assembly of the Cumberland Presbyterian Church which recited that, "Whereas, There appear in the columns of our church paper and other periodicals, medical advertisements which are objectionable because of their misleading, deceptive, untrue, and fraudulent character . . . Resolved: That the General Assembly direct its board of publication, through its agents, to refuse all advertisements of a medical character unless said advertisements are first approved by the board to be hereinafter named." Before the "Resolved" was reached, the "Miami Presbyterian" affirmed its affection for the "Cumberland Presbyterian" and expressed its confidence in its management and editorial control. A reader would not now expect to find advertised in the "Cumberland Presbyterian," after that expression of confidence in its editor and manager and that disapproval of patent medicines, such obvious fakes and frauds as Dr. Weber's cancer cure, "Dr." Kilmer's "Swamp Root," "Hall's Catarrh Cure," "Wine of Cardui," and "Mrs. Winslow's" dope. Yet there they are. But it must not be supposed that the "Cumberland Presbyterian" is alone among denominational religious papers in giving up its advertising columns to the quacks for pay. As Samuel Hopkins Adams shows in an article on "Religious Journalism and the Great American Fraud," to appear in Collier's soon, other papers like the "Christian Century" of Chicago and the "Church Advocate" of Harrisburg, Pa., also sell their editorial columns for endorsements of such quacks as Dr. Miles, who has a "Heart Disease Cure," and Dr. W. O. Smith, "Specialist," who claims to be able to diagnose chronic diseases by mail and treat them successfully. It is upon the religious journals, curiously enough, that the Great American Fraud depends for one of its last props. Conversely, the decaying organs of sectarian belief are depending more and more upon the patent medicine makers for money to keep their papers going. Mr. Adams's article will show, in some degree, the extent of this mutual dependence.

More Snap-shots of "Our Town"

¶ Opinions have varied concerning the little essays on "Life in Our Town" published May 4. A subscriber writes to say that the prize was awarded to the worst article of the four, and he suspects that there was collusion between Mr. Wood and the "Life in Our Town" editor. Other critics, while refraining from making charges, wonder why the fireman's "stovepiping" should have been preferred to the quiet charm of Mrs. Pratt's clean town. One writer votes the corn-belt essay the best. From Illinois comes the word: "Those little essays are among the most interesting things I have ever read; by all means, go on publishing them!" Three more snap-shots of life in towns as far apart as Los Angeles and New Glasgow, Nova Scotia, appear this week. Enough good letters remain to furnish many entertaining pages in future issues.

Out-of-Doors Covers

¶ Last week's cover by J. C. Leyendecker, "Safe!" will be followed, when the clans are gathered at Poughkeepsie later in the summer, by a frontispiece in color, "Boat Races." This week the color work represents two widely varying sides of New York life. Walter Jack Duncan's cover shows the uptown cab-procession; Thornton Oakley's frontispiece suggests the roar and hustle of downtown.



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WITH THE **Kilgore Pneumatic Shock Eliminator**

Would you eliminate the jar and shock occasioned by the rough roads over which you are compelled to drive? Would you save repair bills, breakdowns and tire repairs?

THE KILGORE PNEUMATIC SHOCK ELIMINATOR is guaranteed to absorb all excessive shock and jolt, from the slightest to the heaviest—and consequently to eliminate the danger and discomfort of bouncing over bad roads. It controls both up and down motion automatically yet comes into action only when the springs prove inadequate to the strain. Requires no oiling, no adjustment and no attention after application. Ask your dealer about it or write us for descriptive matter.

KILGORE MANUFACTURING CO.
6 Main St., OLD TOWN, MAINE
BOSTON, 46 Columbus Ave.
NEW YORK, 2023 Broadway.
CHICAGO, 1229 Michigan Ave.

2 H.P. Detroit Engine

For \$29.50

Starts without cranking; no cams, valves, springs or sprockets. Only 3 moving parts. All bearings lapped. For your Row Boat, Sail Boat, Launch, 10,000 in use.

Send for testimonials
DETROIT ENGINE WORKS
1298 Jefferson Av., Detroit, Mich.

3-5-7-10 H.P. Proportionate prices. Cylinders and pistons ground. Crank shaft drop forged steel. All sizes ready to ship.

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MOVING PICTURE MACHINES

Stereopticons

You Can Make BIG MONEY Entertaining the Public

Nothing affords better opportunity for men with small capital.

We state, you, turn-outing complete outfits and explicit instructions at a surprisingly low cost.

THE FIELD IS LARGE, comprising the regular theatre and lecture circuit, also local fields in Churches, Public Schools, Lodges and General Public Gatherings. Our Entertainment Supply Catalogue fully explains special offer. Sent Free.

Chicago Projecting Co., 225 Dearborn St., Dept. 156, Chicago

Look for the "S"

It means **STRELINGER, STRENGTH, SUPERIORITY** in material and finish; **SAVINGS** in maintenance and fuel account; **SILENT RUNNING**; **SATISFACTION**, to all who buy a **STRELINGER**.

Four Cycle, 1 to 4 Cylinder, Mechanical or Jump-Spark Equipment. Write for catalog; our prices will interest you.

THE STRELINGER MARINE ENGINE CO.
48 Fort St. East, DETROIT, MICH.

LEARN TO BE A WATCHMAKER

Bradley Polytechnic Institute
Horological Department
Peoria, Illinois

Formerly Peoria Horological Inst. Largest and Best Watch School in America.

We teach Watch Work, Jewelry, Engraving, Clock Work, Optics. Tuition reasonable. Board and room near school at moderate rates. Send for Catalogue of Information.

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THE UNIVERSITY OF CHICAGO OFFERS

Correspondence Courses in over 20 subjects for Teachers, Writers, Social Workers, Ministers, Physicians, Bankers, and students desiring to finish either a High School or College course. One-half the work for a Bachelor degree may thus be done.

The University of Chicago
Box A, Chicago, Ill.

Jordan Hall Summer Camp for Boys

Located on Rocky Point, a delightful oak-covered promontory between Lake Champlain and the Great Back Bay, in Adirondack and Green Mountain Region, near Canadian Border. Tenters use a thirty-roomed cottage in cool or damp weather. Large Athletic Field, bath houses, row boats, launch, horses. Most beautiful and historic water in America. Rates low; accommodations the best. Tutoring.

C. L. JORDAN, A. B., St. Albans, Vt.

Hutchins Roller LAWN SWING

Absolutely new. Motor that is electric fan in hot weather. OPERATES AS EASY AS A ROCKING CHAIR. Delightful motion of feet. Guaranteed not to make you seasick. Has adjustable canopy, removable table, fan and hammock attachments. Special discount on first swing in introduction. LOCAL AGENTS WANTED. Also travelers to carry as sideline. Write today to **Hutchins Roller Swing Co.**
Box 25, Alton, Ill.

Do You Shave Yourself?

Then get a brush, the hairs of which will never come out. Our new **EVERLASTING SHAVING BRUSH** has the hairs cemented and set in an aluminum ferrule by our patent process; guaranteed perfect for three years.

A new brush free if a single hair comes out.

SPECIAL: To introduce our catalog of razors and supplies for home shaving, we offer the 7c brush free. Complete catalog on home shaving **FREE**.

HOME BARBER SUPPLY CO.
297 E. Madison Street CHICAGO

PATENTS

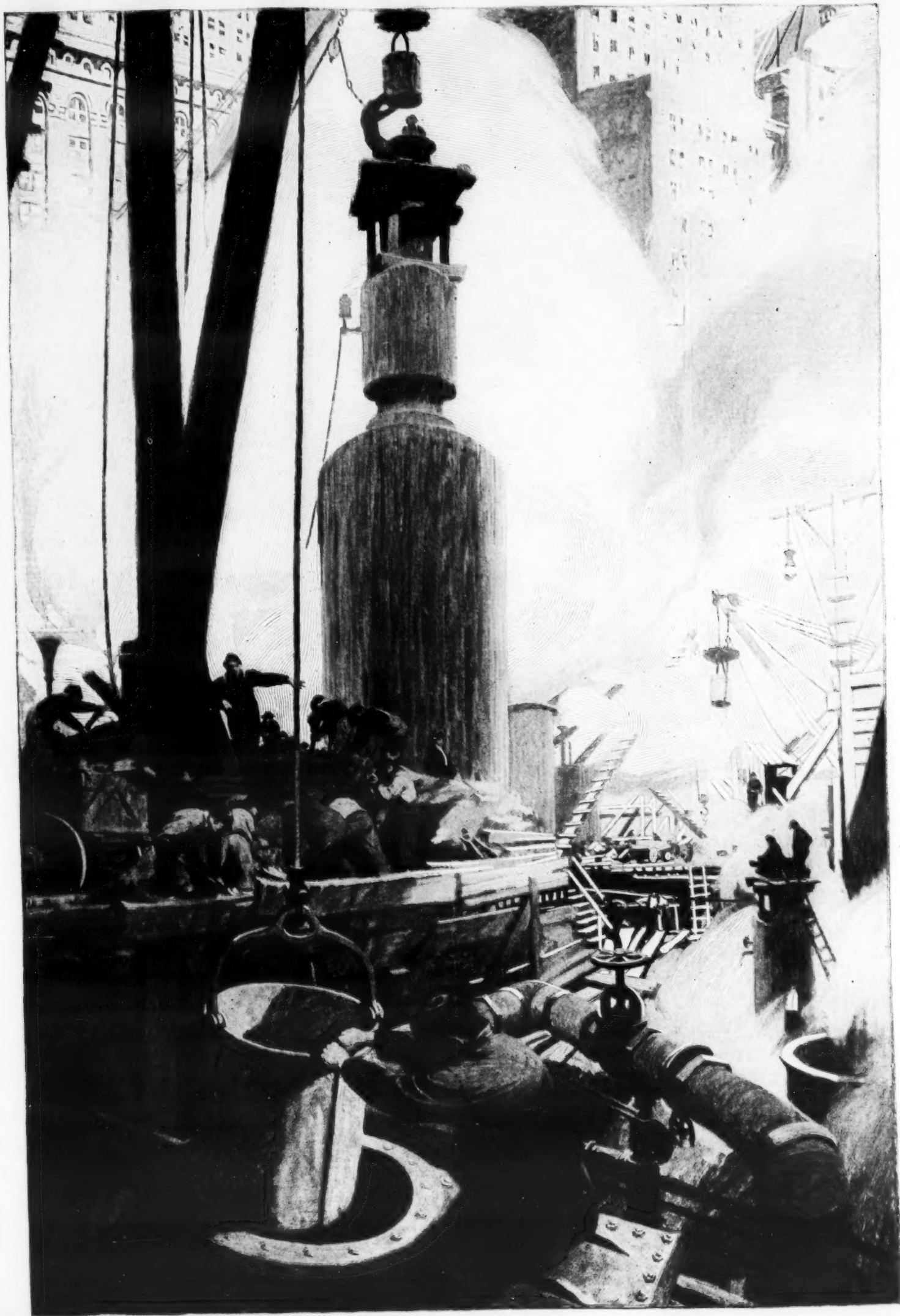
64 PAGE BOOK FREE

This book contains 100 cuts of Mechanical Movements and Tells all about PATENTS. What to Invent for Profit and How to Sell a Patent.

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and School of
227 Ashland Blvd., Chicago, Ill., all branches. Special lectures. Term opens soon. Free Catalogue. **CAREY M. JONES, Pres.**



FROM THE DEPTHS TO THE SKY

DRAWN BY THORNTON OAKLEY

(See page 28)

Colliers

THE NATIONAL WEEKLY

"SOME SUNBEAMS from Fairbanks" is the heading to an interview in the Cleveland "Plain-Dealer," in which the distinguished statesman helps the public to the view of himself described fully elsewhere in this issue as one which he has assiduously encouraged from the first. To industry nothing is impossible. Perhaps the Fairbanks legend of FAIRBANKS will prevail. "He gave profundity," says this inspired interview, "to common facts and undisputed principles." Thus is he likened by the writer to GROVER CLEVELAND, but, we take it, not to him alone among our statesmen. His nose is "long, with the lines and form of sagacity." Sagacious! What sage has he not outseen? What saint has he not outshone? Once, after being thrown from a carriage, he was persuaded by his doctor to swallow a spoonful of brandy—the first and last for him. Speaking of the reckless optimism of his youth, Mr. FAIRBANKS declares that in GOETHE, WORDSWORTH, BEETHOVEN, MOZART, REMBRANDT, and MICHELANGELO the same trait could be observed. One thing in this

POETRY

noble tribute to himself (the honesty of a great man unabashed) impressed us even beyond the other gems, and that was the nature of our statesman's reading: "The Bible and the writings of SHAKESPEARE, of course, are the foundation of our religion and literature. While at college I attended a German Sunday-school in order to read the Bible in the German language. During my course I read it in Greek." It seems to us that even if a dull public should refuse to Mr. FAIRBANKS the White-House chair which he would consent to honor, there is a happy life ahead of him. We see him in imagination, far from the madding crowd, alone, serene, with "Lear" lying open, carelessly, on the floor, while the oblivious scholar looks up some kindred passage from the Testament in German or in Greek. We have this vision, and we are content. Unhampered by relevance or exactitude, Mr. FAIRBANKS writes what looks dramatic to his eye. Idealistic and noble, but confused, his promulgations remind us not infrequently of the schoolboy's early treatise: "The Blackbird is the King of Beasts, but as for me, give me Liberty or give me Death."

THAT THE LEADING PAPERS throughout the country should have carried the brazen advertisement, according to which COLLIER's endorsed Governor SPARKS's mining devices, speaks too eloquently about the almost omnipotence of pay. An extra touch of passing irony is given by the "Daily Mining Record" of Denver, a sheet full of mining "write-ups," which carries at the head of its editorials a boast about the legitimacy of its advertising, and then not only carries this quotation from us, but leaves out quotation marks, so that the statements for which we were ridiculing the mining Governor are attributed to us.

The Boston "Herald" also went the limit by leaving out quotation marks. It would seem as if carrying the absurd bunco tale at all were enough, without making the falsehood about our position more precise. The following letter is one of many:

"329 SOUTH FRANKLIN AVENUE,
"CHICAGO, May 9, 1907

"To the Editor of COLLIER'S:

"DEAR SIR—As an old and admiring reader of COLLIER'S I am inclosing to you a portion of an advertising page in the Chicago 'Tribune' of last Sunday, begging the privilege of attaching to it a broad question mark.

"While I confess that I missed the particular number in which this notorious 'boost' of a fake mining scheme was printed, and have been unable to get hold of the number, I feel that the expressions credited to your paper must have been printed as quoted in this glaring advertisement. Not even a fake mining combination could dare to make such a misrepresentation. Granting this premise, surely you can not wonder that

one who has been a champion of the COLLIER'S crusades in the past, feels compelled to write to you for some sort of explanation. Further, the fact that an old acquaintance of mine told me only yesterday that his mother-in-law, an old lady—widowed for years—had invested \$800 in the scheme merely on the strength of this endorsement of yours, naturally brings the question pretty closely home to me.

"I confess that I have never been interested myself in any mining venture and never shall be. I have made no attempt to discover if any one or two or twenty of these advertised mines are good, as against the scores that are notoriously 'skin' games. But this friend of mine tells me that he knows this particular mine to be one that especially has been formed to catch the gullible, and feels that every dollar invested by this poor woman is gone, past any show of recall!

"Can you wonder that I am in the position of the Congressman who on that noted occasion paused to ask: 'Where am I at?'

"Repeating that I have been a staunch admirer of COLLIER'S ever since it came into the field as a really great 'National Weekly,' I must say with emphasis that I do not understand this apparent change of tactics in your paper. Manifestly there must be thousands of other readers of COLLIER'S who are in exactly my state of mind.

"Shall COLLIER'S refuse to make itself understood in this matter? For myself I can say only that one reader at least is waiting in wavering but suspended judgment for an explanation. Sincerely,

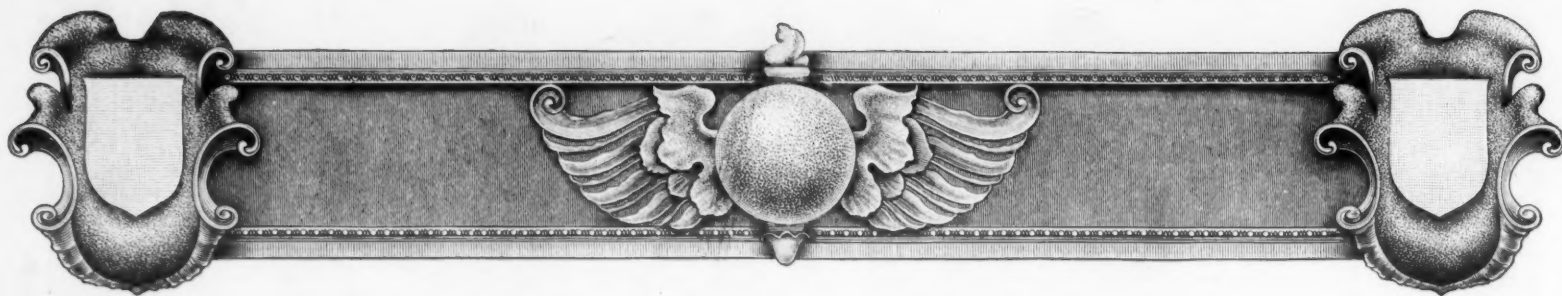
"IRWIN ELLIS."

We are surprised that Mr. ELLIS could not see the fraud from the advertisement itself. How many innocents are there who, like the poor mother-in-law referred to, give up their much needed money for such a flimsy swindle?

SPEAKING OF THE OUTCOME of Chicago's spring election, a reader sends an opinion which we quote not for its view of BUSSE's election, but for the significant expression about the part taken in the election by our famous newspaper politician: "BUSSE was certainly elected by the most remarkable agglutination of public enemies that the town could get together, but if his intentions were as bad as his backing he would have picked a whited-sepulchral cabinet. CLASS WAR I am inclined to believe that HEARST with his 'class conscious' animosity is worse for any town than the boodlers, for HEARST poisons the soul with hatred, and the others are usually good-natured at any rate." The question of whether the boodlers or the class agitators are the greater misfortunes may be left unsolved. We can at least agree that both are evils which it is the duty of America to work against.

ABE RUEF, WITH TEARS streaming down his cheeks, and pleading, as a misguided penitent, for the mercy of the court, forms the climax of the San Francisco orgy. Turned craven, he is the more disgusting, and his success in defying the decency of a great city for six years the more incomprehensible. Any sympathy with the humbler tools of his crime may not be extended to the organizer himself, who to natural mental acuteness added the advantages of a college education. Side by side with his confession WHINING stands his statement at the time of SCHMITZ's home-coming from Europe that he had never made a dollar out of politics. He could lie as easily as he can weep in order to save himself. The square-jawed CROKER, in his Wantage retreat, BUTLER and COX who were never guilty of tears, will scarcely welcome such a coward to their brotherhood. He is shunned of all men, childless, and facing the penitentiary—but rich, rich and that alone.

EVERY REMEDY SEEMS to have its own abuse, and ideal conditions are hard to attain. The exposing of the big insurance companies was a wholesome and useful service; but one result of it promises a greater evil. In the wake of the attack on the big companies, trading upon the indignation aroused by that



exposure, there has arisen a brood of petty insurance companies. Partly because of the folly and inexperience of their promoters, in a complex and difficult business, partly because of the direct intention to swindle, many of these companies are foreordained to fail. They are wrong in principle, and that those who insure in them will lose all is a mathematical matter, just as sure as that two and two make four. Upon the insurance

INSURANCE superintendent of every State there is a heavy duty of responsibility to take nothing for granted, but to investigate thoroughly every company doing business in his State. Among insurance departments, two of the most vigilant are those of Wisconsin and Massachusetts. For those who are solicited to join new insurance companies a good rule is to write to the insurance department of either of these States and ask if the company has been licensed to do business there.

"OURS IS A GLORIOUS COUNTRY," said STUART. "I love it. But, like Mr. CALHOUN, while I love the Union, I love Virginia more; and if one attachment ever becomes incompatible with the other, I scruple not to say Virginia shall command my poor service." STUART's manly and straightforward declaration of his stronger affection may not have been preceded by the searching of heart, the prayerful and humble balancing of rights and wrongs which, one feels sure, went before the formal renunciation of LEE, who, of all the Confederate leaders, military or civil, had the tallest moral and mental stature. But STUART's

REUNION AT RICHMOND

words were the expression of the same simple and rugged character that made him a hard fighter and a dashing cavalryman. On both sides, the generation has almost passed to whom fair judgment of men and principles was made difficult by the personal recollection of battle, or of brothers killed. The younger generation on both sides will make fair division of abundant affection between the gray veterans at Richmond to-day, whose romantic distinction it is to have fought most valiantly in a lost cause, and the dwindling Grand Army Posts in every Northern village who went to war for so abstract a thing as the preservation of the Union, and felt and acted upon such a thrill of patriotism as no younger American may have the privilege to know.

A PHOTOGRAPH printed in this paper last week illustrated one of those brutal mistakes of tact, one of the failures of wisdom, committed by the victors in our Civil War. The mistake of putting the work of reconstruction into the hands of carpetbaggers, who were far from representative of the best character of the victors, is made the more obvious just now by the recent appearance in London, as the most conspicuous in the conference of Colonial Premiers, of Botha, highest official of the British Colony, for whose independence he bore arms only seven years ago.

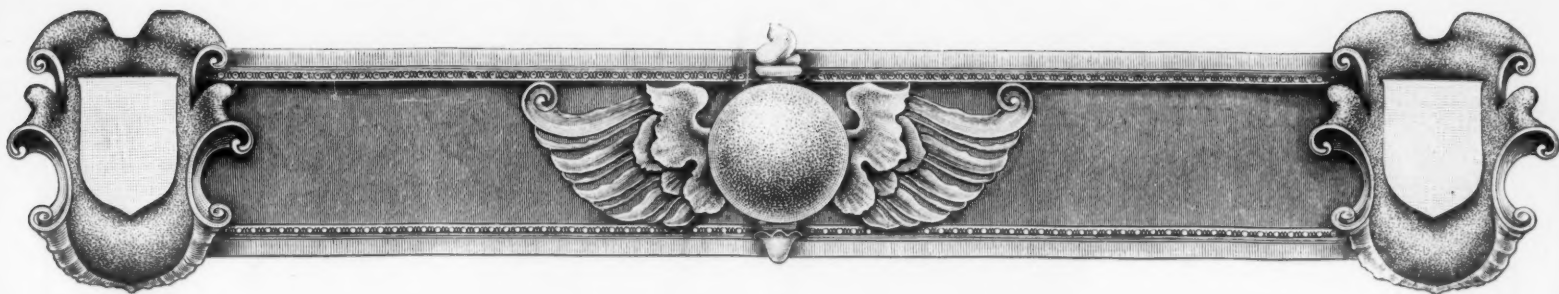
IN HISTORY THE NAME of KUROKI will travel far as one of a group of warriors and statesmen who created a wonder nation. The leaders of Japan, however able, in years to come will be only followers in the course set by these predecessors to whom time will attach the romance of the Napoleonic marshals. Kuroki was bred to swordsmanship and the long bow in a civilization as remote from the era of steam and the Vanderbilt Cup Race as that of Pericles or the Italian Renaissance. This was his first trip to any Occidental country, and he came in the character of a man who, in battle after battle, as the commander of a modern army corps, had beaten the troops of a European Power. The meaning of such a career is a thing for other peoples to consider well before they boast of their own greatness. We found him a noble figure of soldierly simplicity, as modest and as gracious as he was in the crisis of his fortunes at Liaoyang. His dignity would make him at home in any society, though a stranger to its customs. The maze of impressions which he carries back after his swift flight, includes many strange sights to his samurai eyes, from the high buildings and industrial power to theatres where women appear in tights. Whatever his conclusions about us, he can not doubt the sincerity of our admiration or our good-will.

THAT THE MASSACHUSETTS LEGISLATURE will pass the bill "To Permit Savings Banks . . . to Establish Life Insurance Departments" seems assured. This will be a new departure in legislation. It was conceived by Mr. LOUIS D. BRANDEIS of Boston, and has been carried forward by him with the assistance of the Massachusetts Savings Insurance League. This paper has already fully explained its purpose and effect—to permit savings banks to do a life insurance business for the benefit of wage-earners, to supply at something like cost the sort of insurance now furnished only by private companies like the Prudential, which makes a profit of 219 per cent per annum, and the Metropolitan, which makes a profit of 28 per cent; and furnished on a system which returns to the wage-earner only a grossly inadequate fraction of what he pays in. No decent regard for fairness could deny space to the defense which the vice-president of the Metropolitan **INDUSTRIAL INSURANCE** makes in the advertising pages of this paper.

Doubtless, so long as a large proportion of men remain so constituted that they will not pay their fifty cents a week for insurance until a collector comes around to get it, there will remain plenty of room and plenty of business for the Prudential and the Metropolitan. But those wage-earners who have the instinct of thrift and system should be provided with a means of insurance where they can get the value of their money. This the Massachusetts law will supply. With due regard of the danger of superlatives, it may safely be said that no more important legislation than this will have been passed in any State during the past year. Persons who wish to establish Savings Bank Insurance in other States can secure a model bill and full information by writing to the Massachusetts Savings Insurance League, 2A Park Street, Boston, which has had charge of the movement in that State.

A LADY PROFESSOR of English in the Ohio Wesleyan University has written a book about the short story. You can not, of course, write a good story by reading a book, any more than you can make a train go by putting a treatise on transportation in the empty locomotive fire-box, but the mute, inglorious De Maupassant of Asparagus Centre, Ind., can at least be taught a few of the more simple motions. With the entire nation trying to write and an appalling number getting its pieces printed, anything that tends to clarify the public's critical judgment and boil down the time required in assimilating, or trying to assimilate, some small portion of the fictional output should be hailed as a public benefaction. And any honest ditch-digger, by reading such a work, ought to know whether his message will find its most fitting frame in a thousand-word "surprise story" or a five-act melodrama, and he will have at his fingers' ends the "emotional element," "collecting material," "the plot story," the "first person story," and all the rest of the shop talk. We can see him glancing hastily over a turgid five-thousand-words, involving the eternal triangle of two women and a man or two men and a woman. "Ah!" says he, "another 'three-leaved clover plot!'" and, having thus applied the authoress's neat label, **WRITING FICTION** tosses the magazine away. All this saves time.

Sentimentalists will be dismayed to learn that love of the conventional romantic type "is, at best, a fleeting passion, which the two characters concerned, when they have entered upon the real business of living, tuck away in a remote corner of memory, seldom overhauled." "If they must be driven to the altar," says the authoress, "they should be made to marry plausibly. Do not balk at first sight of an emotional climax; having struck an emotional key, do not tone down at the close, and if it becomes necessary to picture the love-scene, rely largely on suggestion; do not elaborate love-making; give only samples of the conversation and a modicum of endearment. In short, do not drag an alcove scene into the broad glare of the footlights." What the reading of such a book can do is shown by the authoress's students. Before taking, they chose for their compositions titles like "A Victim of Ohio Weather," "A Ramble for Specimens," "An Exciting Experience." After taking, they wrote exactly like Poe and called their stories "The Cremation in Seventy-seventh Street," "The Man with the Blue Goggles," "The Tallow-pot of No. 56," "The Whistling



Corpse," etc. To those aspirants who send their contributions to this paper's short-story contests in longhand on the back of wall-paper this volume is earnestly recommended.

WHY IS IT that good representative juries are becoming increasingly difficult to secure? Even with our curious system of exempting the most intelligent, there remains a generous sufficiency of material from which to draw a panel representing the enlightened conscience of the community, if jury-dodging were a less general practise. The unwillingness is easy to comprehend. There is little satisfaction for mind and soul in determining whether the Metropolitan Straphangers' Transit Company ought to pay \$16,000 or 6 cents for bumping some humble citizen into the hospital; and even in a conspicuous murder case the chaste joy of having your picture in the daily papers (looking as if it ought to be in the Rogues' Gallery) scarcely compensates for the pains of being held under lock and key for several weeks, guarded in your goings-out and your comings-in by an intelligent and refined police officer. Still, good men could be found, in plenty, doubtless, to endure the inconveniences of the

JURY DUTY

service were it not for the suddenness of the onset. Jury duty comes upon a man with the unexpected abruptness of an avalanche, or a toothache, or a bequest. On the briefest possible warning, it binds him to its chariot wheels, and he must either wriggle out or leave his business to look after itself, and his family to go on the projected vacation without him, while he sits in a pen and grills over the slap-stick wrangles of two voracious lawyers. Is there any logical reason why the qualified citizen should not be informed of the impending service—say, two or three months in advance, so that he might put his house in order?

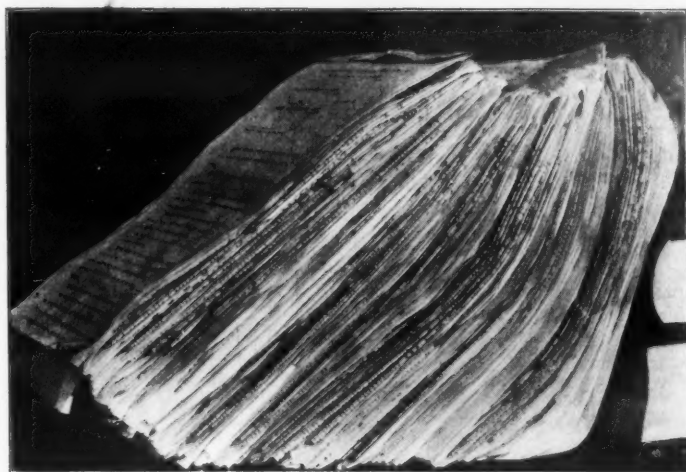
HERE IS TROUBLE for the doctors. The University Medical Society of Philadelphia, New York, and Chicago proposes to render them superfluous. Through its instructions every man becomes his own physician and proceeds to heal himself by a combination library and medical correspondence-school system. The University Medical Society "is interested in no drugs or medicines of any kind," but it is interested in selling a "MEDICOLOGY" book called "Medicology," which, it modestly states, is "indispensable to the life, health, and happiness of mankind," and with which goes a scheme of free medical advice by mail, analogous to that of those conspicuous philanthropists, Lydia E. Pinkham and Dr. Peruna Hartman. Medical books there are, written for the public, which possess undoubted value; but a perusal of the advertising circular of the University Medical Society does not indicate that "Medicology" belongs in this class. As a sample, the combined wisdom of the "twenty-two renowned medical men," who are supposed to have collaborated in the work, on the subject of yellow fever, is given in a capsule dose of a page and a half. The renowned twenty-two have succeeded in compressing in this

brief space seven radical errors, besides omitting any mention of the kidney complications, perhaps the most important feature of the disease. Under "Some Hints From Japanese Treatment" the aspiring self-healer is informed that turpentine is a "specific for mumps," and saltpetre "a specific for snake bites." Of course. And we may add that a fried spider eaten before breakfast will cure the hiccups, and rheumatism flees from the sage who carries a horse-chestnut in his pistol pocket.

THE LAW'S DELAY has lost nothing since the era of Hamlet's plaint. "The gladsome light of jurisprudence" has many shadows in it. The illustration on this page is carried to point a moral to which we frequently recur: that our criminal law is becoming so cumbersome that the lopping away of some of its excrescences is an absolute necessity. The petition

gives a rather amusing idea of the mode in which ABE RUEF planned to help a mortal judge get at the truth, before his confession made this particular elaboration needless.

CLOGGING THE WHEELS OF JUSTICE



THIS is the petition which Abe Ruef, the indicted boss of San Francisco, presented, before his confession, to Judge Dunne in support of his motion for a change of venue upon the ground that he could not secure a fair trial in San Francisco. As it contains two and a half million words, weighs fifteen pounds, and, if entirely in typewriting (some of it is printed), would cover ten thousand pages of legal cap, it makes a fairly neat illustration of what is constantly being attempted in the way of using the criminal law as an engine of delay. Several copies of it were prepared and served. Ruef's lawyers insisted that Judge Dunne must read it. If Dunne had been forced to comply, it is probable that Ruef would have secured a delay of six months in his trial. The petition contained every newspaper "roast" and cartoon appearing in the San Francisco papers during the last six months. The boss, before his dramatic and unexpected confession, had planned in this way to make the fullest use of a system the abuse of which will doubtless hasten the much-needed reform of our criminal procedure.

A TOPIC THAT ALWAYS appeals to us is education where it is needed most; and nowhere has it a task more important or more full of difficulties than in our Southern States. To the request, therefore, of the Fort Valley High and Industrial School, in the Black Belt, at Fort Valley, Ga., we are glad to make what response we may. It now makes a plea for funds, to be sent to the treasurer, L. G. MYERS, 54 William Street, New York, and it deserves assistance from the North, as do all those educational institutions which are working soundly for the solution of the special problems of the South. Particular emphasis is laid on industrial training, especially directed toward turning out tradesmen and agriculturists. The control is in a board composed of Northern and Southern men. The institution hopes to become Georgia's Tuskegee.

LUTHER BURBANK'S new book, called "The Training of the Human Plant," expresses, in analogies sometimes forced, his beliefs on the education of the young. His most definite principles are two: begin education late, and have it individual. For ten years at least the child should roam unlettered, with goats and flowers, tin cans and brambles. About the degree to which city life limits this opinion Mr. BURBANK is a little vague. On his other point, of individual training, he does not discuss at all the greatest difficulty; namely, the stimulation and suggestiveness of class work, and—once granted a class—the necessity of somewhat uniform topics and progress. The difficulties on both these subjects are real. There is a conflict between the advantages of freedom and the advantages of training. There is a conflict between the advantages of adapting study to personal needs and the advantages of having children work together. These conflicting truths make some of the hardest practical problems faced by educators every month and every day.

FREEDOM AND DISCIPLINE



TONGUE-TIED

The Voice in the Background: "SPEAK TO HER, BILL; SHE'LL HAVE YOU, IF YOU'LL ONLY SPEAK TO HER"

DRAWN BY E. W. KEMBLE

THE REAL MR. FAIRBANKS

PART I.—THE FAIRBANKS BOOK AND THE FAIRBANKS PRESS

By GILSON GARDNER

CHARLES W. FAIRBANKS is bald on top of his head. This fact does not appear to a person situated below and in front, for the well-known reason that several trained hairs have been taught to lie in parallel columns running from a point just above the left ear to a point approximating the same locality on the right side of the head. A side elevation of these trained hairs creates a thin illusion of hair, and generally deceives the casual observer into supposing that no wide baldness prevails upon the Vice-Presidential scone.

This is not an intensely important matter. At the worst it proves no more than that, as has been charged, Mr. Fairbanks has not the courage of his baldness; but, if not a sure index to his character, it is at least in harmony with the rôle which he has chosen to assume in public life. There is a thin veil of seeming—a rather unobtrusive and easily removable fabric, to be sure—which Mr. Fairbanks has, with some ingenuity, draped across the bald spots in his business and political career.

With as gentle hands as the task permits, it has become the duty of the writer to part for a moment the artificial web which drapes the Fairbanks bumps. The curves and outlines may not look just as they did before, but the contour will be that of fact. It may be bald, but it will be Fairbanks.

The inquirer into the Fairbanks past always arrives upon the Fairbanks book. There is but one Fairbanks book, a neat duodecimo bound in baby-blue. Its cover bears the legend in bright gold letters, "Life and Speeches of Charles Warren Fairbanks," and on the title-page is the author's name, William Henry Smith.

This is the official Fairbanks book. Mr. Fairbanks had it written. He paid the author and the publisher, and he supplied the facts. Then he helped to circulate it as a campaign document. On his Western tour during the Roosevelt campaign in 1904 Mr. Fairbanks handed out copies to all who came aboard his private car until he reached the Pacific Coast, when, for some reason, he desisted, and several hundred pounds of the "Life and Speeches" were boxed up and freighted back to Indiana.

Creating the "Self-made" Myth

THE book cost Mr. Fairbanks more than he had planned. In arranging with the W. B. Buford Publishing Company of Indianapolis to bring out the work, Mr. Fairbanks gave assurances to this firm that 300,000 copies would go into the national campaign. The Republican National Committee, he said, would take 250,000 copies, and the Indiana State Committee 50,000 copies—cloth-bound at twenty-seven cents, paper-bound at thirteen cents, in wholesale lots. As things turned out the National Committee took none, and the State Committee was content with a paltry 5,250, mostly in the thirteen-cent edition. This led to a trifling dispute between Mr. Fairbanks and the author as to whether the \$700 which had been paid to Mr. Smith when he began the work should not be applied on the publisher's account, but this was settled quietly, and Mr. Fairbanks sent his check to meet the deficit so caused.

The author, William Henry Smith, must be distinguished from another William Henry Smith who is mentioned in the work. The latter, now deceased, was Mr. Fairbanks's uncle. The author has been well known in Indiana for many years as a political and literary hack. Smith did the work under the immediate supervision of Mr. Fairbanks, who corrected copy and read proofs. He was the sort who would naturally be selected to do the job as done. He was paid for what he did and presumably was satisfied. So enough of Mr. Smith.

The book is interesting in three ways; for what it tells, for what it fails to tell, and the authoritative character of both. There are glowing tributes and eloquent omissions; but both the spoken and the omitted word gain new point from the certainty that Mr. Fairbanks has approved of both. "In one respect," says the book, "Charles Warren Fairbanks is a self-made man—that is, he has succeeded in life without the adventitious aid of wealth and influential friends."

What, in this sterilized account of his rise, is the carefully unmentioned fact? Merely this, that Mr. Fairbanks owes all he has to the timely help of two rich uncles. His first employment, after leaving college, was handed to him by his uncle, William Henry Smith, who made him manager at Pittsburg, Pennsyl-

vania, of the branch office of the Associated Press, with a salary of \$20 dollars a week and an understanding that he was to have time to study law; and his second regular employment, some months later, was handed him by Uncle Charles W. Smith, who made him—then a briefless cub just admitted to the bar—solicitor for the receiver of the Indianapolis, Bloomington and Western, now the Peoria and Eastern Railway, at a salary of \$5,000 a year. (And it is well to recall, in passing, that this was in the panic times of 1874, when an assured income of \$5,000 a year, in a town as small as Indianapolis was at that date, was equal to something like \$10,000 or \$15,000 now.)

The uncle who was thus able to play Special Providence to young Fairbanks was manager of the road for which his nephew was appointed counsel. The road was bankrupt, and George B. Wright had been named receiver. This very generous salary came to Fairbanks in the way of a wedding gift, for his marriage took place some ten months after this appointment, and the \$5,000 salary (which had begun at the more modest figure of \$30 a month) was then raised and dated back to the time of his appointment.

But there is no mention of this salary, or even of this uncle, in the chapter in the "Life and Speeches" on his struggles at the bar. There one reads that, after choosing Indianapolis for the scene of his triumphs, because he "readily saw its future possibilities," he determined loyally to reach the top, "if patient, persistent work would take him there." "The fight to reach the top might be a very hard one." He and his newly married wife "could not tell; but they were brave of heart and brave of hope." Mr. Fairbanks "was a hard student" and "integrity of life and purpose was his birthright." So wrote the hand of the

enanced nephew as manager of the Pittsburg branch of the Associated, at an easy living salary with time to spare for studying law; and it was the money of this Smith which laid foundations for the very considerable wealth of Delevan, his son, who is the present nominal owner of the Indianapolis "News," and is known, both in Indianapolis and Chicago, as a man of large means and extensive investments.

The other uncle, Charles W. Smith, is known in Indiana history as a "pioneer railroad builder." At the time he gave his nephew the exceedingly good position mentioned, this Smith was manager, not only of the Indianapolis, Bloomington and Western road, of which George B. Wright was receiver, but he was also general manager of, as well as stockholder in, the Chesapeake and Ohio Railway. This uncle is still living. Some years ago he moved to Southern California, where he interested himself in traction and railway properties, and built a beautiful home, which is one of the show places in Pasadena.

It is without mention of this helping hand, or allusion to the "adventitious aid of wealth," that the sterilized biography flows on. "Step by step," it says, "he climbed up in his profession. At first clients came slowly, then they multiplied rapidly, and success was assured." For "when he entered on the trial of a case he gave it assiduous attention and close study, depending on the law and equity rather than upon any chicanery or tricks." For "he had nothing of those elements in his make-up."

It is interesting to hear, for example, as from his own lips, that he is "never a self-seeker," and that "his successes and his honors have come to him because of his native ability, his industry, and his conscientious discharge of every duty, whether of private or public life." Who would gainsay the modest generosity of one who hired a man to write this about himself, and then passed it out from the rear platform of his private car?

In brief, the Charles Warren Fairbanks of his "Life and Speeches" is a self-made, struggling hero. There is a touch of the Lincolnesque in his beginnings. A log-cabin was his birthplace; the plow and harrow were his childhood toys; knowledge came with self-denial, and the pine knot was his torch of truth. His trousseaus were torn, and his scanty table was spread at the cost of mental labor, of jobs at splitting wood and mending roofs pursued in leisure hours and on holidays. His professional career was slow and hard.

And from the first blue cover of the official biography on the left to the last blue cover on the right the word "railroad" is not used.

Censoring the Word "Railroad"

MAYBE that conspicuous omission would not be important if it did not indicate the working of the Fairbanks mind, moving clandestinely, by exclusion. It is hard to conceive that even a hired biographer, writing the life of a man who, from the age of twenty-two, has been nothing but a railroad financier—it is hard to conceive that biographer Smith had the genius to see that the word "railroad" does not go well with politics these days. To the penetrating student of the Fairbanks personality and the Fairbanks method the absence of the word suggests the careful blue pencil of the man who paid to have his life thus written.

"In a very few years he had as wide and as lucrative a practise as any member of the Indianapolis bar," says the biographer, "and for several years his emoluments from his law practise steadily grew." "Much of it was connected with large transportation and corporate affairs." That is his nearest approach to the truth.

And then there is a hiatus to 1888. The poor young man has become a millionaire, and has commenced to job in politics and aspire for office. In three years more he has bought a paper and begun to influence publicity.

In 1896 he had learned the art of owning legislators, and (says Smith) "all eyes at once turned toward Fairbanks for Senator, and all hearts declared the place was rightfully his."

Much may be pardoned to a campaign biography, written by a hired biographer—much of suppression, much of euphemism, much gentle and skilful skating away from dangerous or disagreeable spots, much tinting with soft lights of harsh facts. But even in such biography plain falsification—or a wholesale suppression, which comes to the same thing—can not be over-



VICE-PRESIDENT FAIRBANKS AT HIS DESK

hired biographer; so passed the proof beneath the subject's cautious blue pencil.

It is not necessary to adventure into controversial regions to see that Mr. Fairbanks has in this account done injustice to the wealth and influence of the two relatives named. Both uncles were men of prominence even in that day. William Henry Smith was a pioneer in journalism, and one of the organizers and stockholders in the old Associated Press. It was as manager of this great system for gathering and disseminating news that he was able to set up his entirely inexperi-

looked, especially when Mr. Fairbanks reads the proofs. Lest, then, it be thought that too much stress is laid on the statements of a bit of political puffery, it should be explained that this inspired history of Mr. Fairbanks is but a sample of a great volume of inspired publicity entirely similar in its kind and origin. Mr. Fairbanks owns many newspapers; others he controls and influences.

And thus it comes to pass, as a result of Mr. Fairbanks's habit of holding the hand which writes the history, that there is an easily recognizable portrait of him as he wants to seem, a biography of him as he thinks it well to be set down in contemporary records, a manufactured personality which Mr. Fairbanks deems better adapted to political preferment than the real one. And it is hardly possible to write of Mr. Fairbanks as he is without rather frequent allusion to the familiar Fairbanks of paid fiction and suppressed fact.

To show the Fairbanks methods of publicity, control, and manipulation, a few typical, though they may seem trifling, incidents may be mentioned. The first occurred at Indianapolis at the time the committee named by the Republican National Convention in 1904 waited on the Vice-Presidential nominee to notify him formally of his nomination. As is not unusual on such occasions, only about half of the committee were present at the ceremony, and the crowd was small. But it was Mr. Fairbanks's wish to have the event appear of considerable moment to the world at large. So he edited personally the press reports. Calling in the correspondents, he crossed out the list of the committee absentees and insisted that the reports sent out should say that the committee of notification "consisted of the following," naming the full membership of the committee as constituted by the convention. The number of people on the lawn—at a liberal estimate not more than six hundred—he swelled by his blue pencil to several thousand. In similar manner he edited the accounts sent out from Indianapolis, telling of the reception given him by his fellow townsmen after his return from the nominating convention at Chicago. "The Marion Club, with a membership of a thousand, acted as his escort," was the phrase substituted for the bald fact that about seventy-five out of a membership of nine hundred and sixty turned out. This reception—it may be told in passing—was arranged by Mr. Fairbanks's manager, Joseph Kealing, a message over the long-distance telephone from Chicago being the first intimation Indianapolis had of such event. And it may be added that it was Mr. Fairbanks's check which paid the band that accompanied the Fairbanks carriage from the station to his house.

Another case of attempted editing occurred while he was campaigning in his special train through the West. He quarreled with the representative of the Associated Press who was sent with him, because the latter—who is universally recognized as one of the most conscientious and reliable men in the business—would not swell the crowds and the enthusiasm to the measure of Fairbanks's demands; and the latter even wrote to the management in Chicago endeavoring to have this man recalled. On another occasion the Indianapolis correspondent of a Cincinnati paper, in which Mr. Fairbanks had secretly acquired a financial interest, was, at Mr. Fairbanks's written demand, peremptorily dismissed for having too favorably mentioned Senator Beveridge in an article which was supposed to be a review of Indiana politics.

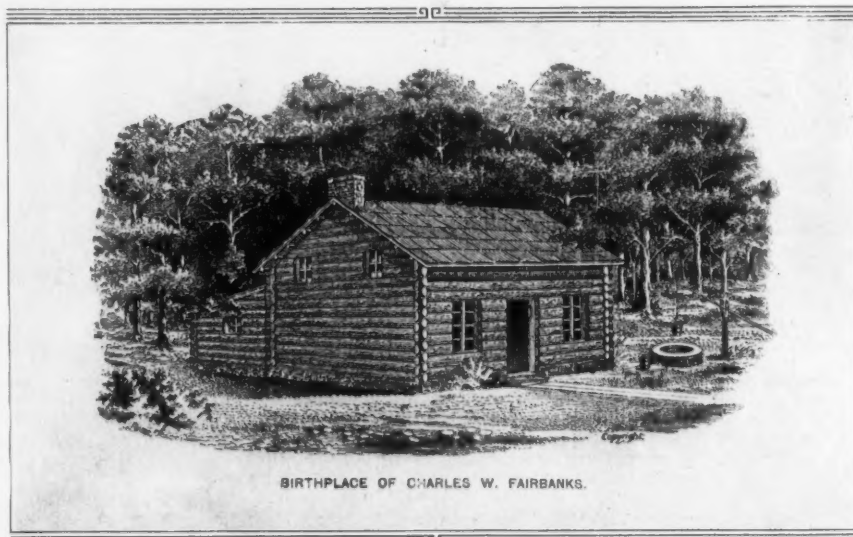
One of the largest elements in Mr. Fairbanks's political entrenchment is the control he exercises over the Indiana press. The principal paper in the State is the Indianapolis "News." This paper Fairbanks acquired as an incident to his plan to enter the United States Senate. This was previous to 1896. In order to hide his interest, the "News" has been run as an unincorporated partnership concern, and the paper's real control was quite unknown until 1899, when Mr. Fairbanks tried to freeze out his associate, Colonel W. J. Richards, whereupon, in 1900, it was thrown into a receiver's hands and sold at auction for \$927,000. The name of the purchaser was not disclosed, but it is well known that the earnings go to Mrs. Fairbanks.

The only morning paper in Indianapolis is the "Star." This also is controlled by Mr. Fairbanks. He holds the bonds, amounting to \$200,000, on this and the other properties, which comprise what is known as the "Star League." (This "Star League" includes the Muncie "Star" and the Terre Haute "Star.") Associated with Mr. Fairbanks in this control is D. G. Reid, of the Rock Island Railroad, between whom and Mr. Fairbanks there is a working alliance. The Indianapolis "Star" has a monopoly of the morning field.

The only other Indianapolis paper, the only one independent of the Fairbanks ownership, is the "Sun," a penny paper, poor and struggling and having only about 20,000 circulation. The "Tribune" of Terre Haute is said to be controlled by the "Star League" also, and the interest of Mr. Fairbanks in the Cincinnati "Commercial Tribune" has before been mentioned.

Fairbanks's Firm Grip on the State Press

EVANSVILLE, Fort Wayne, and Anderson are the only other considerable towns having daily papers, but their fields are limited, so it is easy to understand how Indianapolis, with its rich and well-edited papers, and its radiating railroads, dominates the State, and how, Mr. Fairbanks having control of that field, no anti-Fairbanks fact or sentiment can find expression in Indiana. The Associated Press does business from the office of the "News," and it is easy also to see how the hereditary influence of the Smith family can aid the Fairbanks purposes even through the channels of that generally uncontaminated mutual and non-partizan agency for gathering news.



BIRTHPLACE OF CHARLES W. FAIRBANKS.

This is a photograph of a picture of a house that never was. Log cabin, forest trees, ancient well-sweep, the rude walk, and the old oaken bucket all are the careful work of the artist whom Mr. Fairbanks hired to draw them. The picture is printed in the "Life and Speeches of Charles Warren Fairbanks," which was written and printed to Mr. Fairbanks's order, and circulated at his expense. The real house in which Mr. Fairbanks was born was burnt when he was four years old. The house that succeeded it appears below



The house, still standing on the Fairbanks farm at Unionville Centre, in Union County, Ohio, built by Mr. Fairbanks's father when young Fairbanks was four years old

Mr. Fairbanks has bought and suppressed three papers since 1901—the "Press" (Independent), the "Journal" (Independent Republican), and the "Sentinel" (Democratic). It is probably a conservative estimate to say that Mr. Fairbanks has a million dollars invested in publicity properties in and out of Indianapolis.

How the Spot-light is Switched in Indiana

IN all this control of the press secrecy has been a main consideration. Mr. Fairbanks does most things under cover. In business he is a mole; and in his control of the press he has employed all manner of subterfuge to hide his hand. His stock in the Indianapolis "Journal" was long carried in the name of his brother-in-law, M. L. Milligan of Springfield, Ohio, and he has never owned publicly to his interest in the "News" or the "Star League" properties, or to his part in killing the Democratic organ, or suppressing the other properties which were in unfriendly hands.

It is fair, then, to presume that a majority of the people of Indiana do not know. They read these papers, and they form opinions on what they read.

How much is omitted, and how much is twisted they have no way to know.

For how, indeed, is the average citizen of Indiana, reading the accounts of the national campaign of 1904 in his Indianapolis "Star," to know that a telegram had been sent from Fairbanks's special train while it was touring northern Indiana, giving orders: "Keep Beveridge's speech off the first page." How is he to know that the files of the "Journal" office, when that paper was sold to the "Star," contained a letter from Fairbanks complaining in authoritative tone because the account of a speech which he had delivered at Evansville contained a mention also of the junior Senator's address? He does not know. Or, if these incidents should be denied—and they are selected at random from many of a similar sort—let the reader pick up the Fairbanks papers and read paragraphs like this: "Doubtless this inevitable reaction in the public mind"—from Roosevelt—"explains the growing tendency to turn to Vice-President Fairbanks as the man for 1908—a man who, while supporting and aiding the President's splendid and energetic work of reform, is, at the same time, of the more conservative 'constitutional' type of public servant." (Indianapolis "Morning Star," Tuesday, January 22, 1907.)

Such is his gentle art of molding public thought—the hired biographer and the owned newspaper.

Possibly the public, as well as President Roosevelt, will be surprised to note another discovery which is set forth in the editorial above cited. For that also says: "Simultaneously it develops that the country is loath to follow the President longer at the swift pace to which he invites it."

The real attitude of Mr. Fairbanks toward President Roosevelt is easily traced through his personal organs. When he fears an open break there will be a paragraph like this:

"WASHINGTON, March 26. — Vice-President Fairbanks will lunch with the President at the White House to-morrow. The President is a firm friend of the Vice-President and often extends to him the courtesies of the White House." (Indianapolis "Morning Star," March 27, 1907; Washington correspondence by Louis Ludlow.)

But when the paper is engaged in its chronic task of trying to undermine the Roosevelt influence, there will be damnation by faint praise, or a cowardly sort of half-afraid unfriendliness, expressed in such typical phrases as these, from the "News": "Almost wholly devoid of that 'strenuousness' of which the people have grown so weary," "thousands of reasoning and sober-minded citizens" will be more willing to trust to Judge Parker "than to longer trust Mr. Roosevelt, with his vagaries and lawless, disquieting impulsiveness."

Such are samples taken at random. The Indiana public will read them here with the benefit, for the first time, of the enlightening information that the paper which printed these and other "tainted" comments on national politics was owned by the very Fairbanks whose boom they subtly boost. These extracts illustrate the uses to which the secret ownership of a newspaper may be put.

Turning once more to the portrait painted by Mr. Fairbanks in his book one reads that "Senator Fairbanks is by nature kindly. In him malice or envy or enmity never had a place." "His characteristics are frankness, sincerity, friendliness, and seriousness. He is frank and open in all his dealings."

Mr. Fairbanks has subjugated Indiana and is now after larger game. His first adventure into the national arena was when he captured the nomination for Vice-President. In his well-edited biography he had that honor thrust upon him—an other instance where there is a meagreness of fact.

"He did not seek the nomination," says William Henry Smith. But "many of his ardent friends [see Chapter XVI, p. 199] and many of the party leaders, looking to the advantage of the party, urged him to announce himself as a candidate for the place." But "this he declined to do." "To all he frankly said his preference was to remain in the Senate, but as he would not give encouragement to those who were advising him to become an avowed candidate for the place, so he would not lightly make up his mind to openly decline it if tendered by the party."

Such is the hired biographer's account of a long and characteristically secret campaign which Fairbanks made to secure this nomination. He began many months before. He employed his usual agencies. His alliances were what they are to-day—Harriman and the national politicians of the old Hanna crowd.

The Harriman alliance was well shown during the preliminaries to the Republican Convention at Chicago

at this time by the rather needless alarm of Mr. Fairbanks at the refusal of Odell and the New York crowd to fall into line for the Fairbanks boom. There was talk of Hitt for a day or so, and Fairbanks became alarmed. He, or some one in his interest, wired to Harriman, who responded, as will be recalled, in person, coming to Chicago and soon settling matters to Mr. Fairbanks's entire satisfaction.

On this occasion there was another illustration of the amusing pains to which Mr. Fairbanks will go to manufacture enthusiasm. A day or so before the convention, and while the crowds were thronging at the Auditorium Hotel in Chicago, there appeared from some mysterious quarter a rain of Fairbanks buttons.

At the appearance of the buttons Mr. Fairbanks expressed marvelous surprise. To John B. Cockrum, an Indiana lobbyist for railroads, who was dealing them out, Fairbanks ventured to voice this feeling. The frank adherent made some remarks expressive of impatience, and threatened to tell "just where they came from."

But Fairbanks was bland and the story did not come out that Mr. Fairbanks had ordered them himself until a letter strayed along from "Bim, the Button Man," in the Flatiron Building in New York, saying that he had furnished the buttons for Mr. Fairbanks on the order of his manager, Colonel Dan Ransdell, Sergeant-at-Arms of the United States Senate, and that he would like his \$250.

In place of which interesting anecdote, the Smith book says: "It is rare in the political life of any man that a nomination to such a high office as Vice-President of the United States comes wholly unsought, and with the entire unanimity of his party friends. Such a distinction came to Senator Fairbanks on the 23d of June, 1904."

It is a curious thing—this portrait of a hand-made statesman. And the more it is examined into the more remarkable it becomes. Turn back, for example, and glance at the made-up story of his boyhood. Opposite page 11 is a picture of a log cabin, and underneath the line: "Birthplace of Charles W. Fairbanks." Is it from a photograph? Is it reproduced from some old contemporary cut? Oh, no. That log cabin never existed. It was drawn at the order of William Henry Smith by an Indianapolis artist all unknown to fame. The house which is supposed to be represented by this cut was burnt, as one learns from the book itself, when Fairbanks was a child of four. The artist has erred in detail, for Mr. Fairbanks's birthplace was a "hewn-log house," which the pioneers of Union County, Ohio, say was a considerable advance upon the cabin of unhewn logs.

A Made-to-Order Lincoln

BUT the faked log cabin does better for a work like this "Life and Speeches," lends itself better to the faked-up tradition of a Lincoln-like youth, than would either the hewn-log house or a photographic likeness of the comfortable double frame dwelling, which is the only boyhood home the Vice-President can, by any possibility, remember with any clearness, and which still stands in Union County, near Unionville Centre, Ohio, but which does not appear in this work.

The real Fairbanks did not have a Lincoln-like beginning. His parents were more than ordinarily well-to-do according to the standards of the times. His father combined farming with the business of making wagons, and in those days, before the factories and trusts, it was a paying business to make wagons for the farmers of all the country for miles around. The farm comprised two hundred and thirty acres, and is still the property of Mr. Fairbanks's mother. The elder Fairbanks was what farming people call "a good provider," and there was never a day from the time when young Charles was born until his uncle started him in life that the boy was obliged to earn his bed or board. His parents supported him in school, and during the last two years of his life at Ohio Wesleyan University the father and mother resided in the town of Delaware, and the elder Fairbanks ran the city foundry, so that Charles could have the advantages of living at home.

But what say the inspired accounts of the Fairbanks of that period? Listen to these pathetic lines: "It was a hard struggle on the farm to make both ends meet, so but little could be spared to send one of the boys to college. But young Charles was not to be deterred by such difficulties. He had saved up a few dollars, and with this meagre sum [amount not stated], backed by good health, a frugal training, and a determination to succeed, he was optimistic enough to see the end." And later "he was through college, but he was out of money, and to study law more money had to be earned." Mr. Fairbanks's mother told an inquiring member of the press that she could not understand where all the stories came from about Charlie's being poor, or having such a hard time. Probably the good lady never has read those sentences from that biography of her



House still standing in Delaware, Ohio, where Fairbanks roomed while a student at the Ohio Wesleyan University

son; nor, perhaps, had the following come under her eye: "The meagre sum of one dollar and fifty cents necessary for the week's expenses had to be earned,

gave to all his children (twelve, of whom seven are living) a good education and all the other advantages of the period. In the official Fairbanks biography there is only the following grudging acknowledgment of parental aid: "Their parents [Charles's and his chum's], as often as they had opportunity, sent them supplies of provisions." Aside from this the picture is one of a scanty bachelor existence in a single room, furnished with "a table, a book-case, and a wash-stand made by Charles himself on the farm." "There they roomed," says the book, "and there they studied. They did their own cooking"—this statement Mrs. Fairbanks specifically denies—"and took care of their room." "Their college days were days of adversity."

The "struggling college student" is still remembered by members of the college faculty, and one of the latter said of him: "He was one of the best-dressed boys in his class. His father was in comfortable circumstances, and he had as many comforts as any boy in school." And this is the report given of him by members of his class. All agree that Charles was a quiet, plodding boy, studious, though not brilliant, as is evidenced by the fact that it took him five years to complete the four-year course.

That young Charles did occasionally do some form of manual work, and that he may, on rare occasions, have earned a little money by such work, is probably true. There is a tradition in the family which points in this direction. The story goes that one day Charles returned from town and told his mother that he was going to take a job as roofer. He said he had seen a sign announcing that roofers were wanted, and that he had applied and been promised work. To his mother's astonished inquiry as to why he should risk his life in this foolish and needless way he replied that he wanted to earn money to buy law books. At this his mother smiled, and said that there would be time to think of this when his college course was done. But Charles was full of the roofing business and rushed off to take the job. A half day's work cured him of the desire to be a roofer, and the matter was permitted by the family to pass without comment. But it became a quiet joke in the family circle; a joke which was gently revived when college was over, and Uncle William was asked to provide a salary from the Associated Press for Charles while he studied law.

It is from trifling incidents like this that the hardship chapters have been built up in the Fairbanks official life. They have been spread out thin and draped, as it were, across the bald fact of dependence on his parents, until there is a supposed resemblance to a type of public man of whom Lincoln is the chief. The suggestion is grotesque.

A "Railroad Tin-Pedler"

IMAGINE Lincoln with a wealthy uncle who is receiver for a railroad! Imagine Lincoln bringing suit in the receiver's name to resist the payment of wage checks issued by the road! Imagine Lincoln as a "railroad tin-pedler" beating a well-worn path between his home and Wall Street!

The law books were not bought with roofing money any more than the college course was earned, the Vice-Presidential nomination was thrust upon him, or the demonstration at his home town was a spontaneous outburst among his fellow townsmen. The log-cabin picture and his early struggles at the law are equally fictitious. In school he was a mollycoddle; in early manhood the favored of rich relatives; as a lawyer, he advanced himself by guile and subtlety; and in politics he has come to stand for all that is insidious and evil. He buys his way. He trades in legislation. He is partly the tool and partly the subtle leader of moneyed influences which seek to overreach the people. His record tells the story—his public and official record, of which there is so scant mention in this book by William Henry Smith.

The Fairbanks life will be searched in vain for a record of anything accomplished by Mr. Fairbanks in the Senate. There are chapters with inviting titles, like "His Services to His Party," "He Enters the Senate," and "Other Services in the Senate," but when these chapters are perused they are found to be but compilations of old speeches, carefully cut and sterilized of any matter which might offend a vote. A careful search through the official records covering the eight years of his service in the Senate discloses the fact that there is no law on the statute books which bears his name, or in whose framing he had any important share, any more than there is any policy, appealing to the people in any way as good or important to the nation, with which the Fairbanks personality can, by the wildest stretch of the imagination, be connected as a cause.

All through the book there is a constant harping on Mr. Fairbanks's supposed closeness to the dead McKinley—one of the clap-traps which is Mr. Fairbanks's stock in trade.

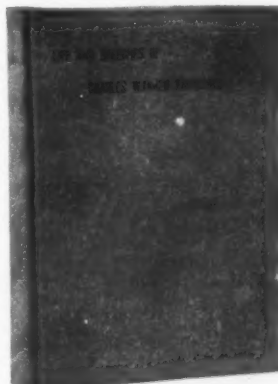
It would not be fair to say that Mr. Fairbanks is a corporation lawyer. That would imply some distin-



Vice-President and Mrs. Fairbanks (seated) with their son Fred and E. C. Robinson of Plain City, Ohio. The two women standing are Mrs. Lowe and Mrs. Sellers, sisters of Mrs. Fairbanks

and Charles, who had learned on the farm the use of tools, became a carpenter's assistant, or did jobs of carpentering on Saturdays." And this: "They (Charlie and his chum) cut cordwood for a farmer, taking their pay in wood for their winter fuel."

Mrs. Fairbanks undoubtedly does not understand the necessities of political expediency, and has no comprehension of the part of a Lincoln-like tradition in the life of a railroad financier who turns to politics in mature life. In perplexed indignation she busily denies to reporters and correspondents the stories of poverty and hardship, and the legend of her son as a college student cooking his own meals. She emphasizes the fact that her husband was a well-to-do man who



The official Fairbanks biography, written and printed at the Vice-President's order and expense

guished ability in corporation law. Mr. Fairbanks' name will not be found on any briefs of any notable decisions in the State or Federal courts of Indiana. In those years from 1874 to 1894 Mr. Fairbanks was engaged in manipulating railroads. He was speculating in receiverships, buying, selling, and consolidating railway properties, and acting as the go-between for the Wall Street interests which wreck and finance railroads. He left the law end to an able partner. He scarcely ever appeared in court, and when he did it was generally on some formal motion, or as the associate of some attorney who did the work. It was chiefly by his inside knowledge of manipulations by the powers of "high finance" that he amassed his fortune. The young attorney soon appeared as joint owner and official of the roads whose litigation was entrusted to his care, and the vast increase in values which came to all stocks and bonds in the period of recovery from the panic times of 1873 is responsible in a largely contributory way for the financial rise of the poor attorney.

Railroad Connections

THE facts are not difficult to get. A glance at the railroad history of that period tells the story. It shows Fairbanks acting as attorney for Jay Gould in the Erie manipulation—better known as the wrecking of the Erie—and discloses him as the associate of Napoleon Ives and the rest of those financial buccaneers. One finds that he was President of the Terre Haute and Peoria, and also President of a coal road running from St. Louis to southern Illinois, a road since merged. He was vice-president of the Ohio Southern, and had some official connection with the Danville & Ohio River Railway. He was receiver of the Indianapolis, Bloomington and Western system. He acted as arbiter between certain conflicting interests in the Cincinnati Southern, now the Queen and Crescent route, and, strange to relate, drew a fee of \$150,000 for his services in that affair. When elected

to the Senate he was general counsel for the Cincinnati, Hamilton & Dayton road, whose local business he then turned over to his partner, E. J. Jacoby, with whom Mr. Fairbanks still retains his office and a nominal law connection. There was some curious litigation during Mr. Fairbanks's attorneyship for the Indianapolis, Bloomington and Western road during the receivership of George B. Wright, which will be examined with more care later. All which things help to explain the rise of the obscure young lawyer. They are the facts

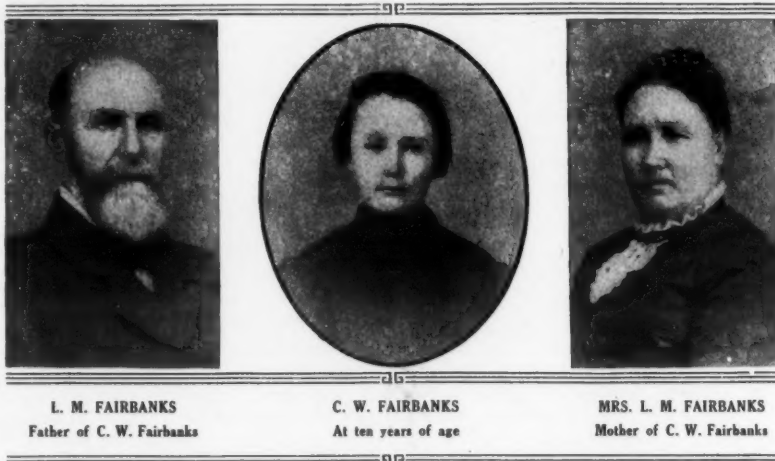
Gresham boom; but his first introduction to the nation was his selection by McKinley's manager to act as temporary chairman at the Republican Convention at St. Louis. Mr. Fairbanks was the Indiana agent of the Wall Street and railroad influence which made that successful charge for place and power under the slogan of "prosperity at any price." He helped to swing his State for Hanna and McKinley, and, in turn, he was helped by them to swing the Indiana Legislature, which that year sent him to the Senate.

Railroad influence, coupled with a liberal use of money, sent him to this body. Mr. Fairbanks has always looked for a repetition of 1896, with himself in the rôle of the dead McKinley. He has sought to be the colorless and seemingly innocuous candidate of the "safe and sane."

A Suppressed Eighteen Years

MR. FAIRBANKS has hoped to come into power by the silent pressure at his back of the "business interests," and, while cultivating the confidence of its Harrimans, has sought to appease the people with platitudes and handshakes. But above all he has sought to cover up and hide his past. He has spent a fortune to control the press, and in Indiana, as has been seen, he has to a large extent succeeded.

And he has guarded his biography with peculiar care. In this Fairbanks book, to which so frequent reference has been made, he has suppressed fact and added fiction, until the product is a curious mixture of drool and twaddle. Its author makes no mention of Fairbanks's business rise. From 1874 to 1892 Mr. Fairbanks was engaged exclusively in business—lego-railroad business. Starting poor, he became in that time a four-times millionaire. Why omit those eighteen years from the story of his life? Do they contain no interest—shed no light upon the evolution of a statesman—of a Presidential candidate from humble beginnings as a young lawyer?



L. M. FAIRBANKS

Father of C. W. Fairbanks

C. W. FAIRBANKS

At ten years of age

MRS. L. M. FAIRBANKS

Mother of C. W. Fairbanks

behind the vague assurance that "step by step he climbed up in his profession."

Mr. Fairbanks came into public life in the wake of M. A. Hanna. Until that spring of 1896 it is safe to say that he was practically unknown outside a limited coterie of railroad lawyers and New York bankers interested in the railroads of the Middle West. He had practised somewhat in Judge Gresham's court, and had been associated with the unsuccessful effort to launch a

A TYPICAL INVESTMENT FRAUD

PROMISE AND PERFORMANCE OF THE UNCLE SAM OIL COMPANY OF KANSAS

THE history of the Uncle Sam Oil Company, and of H. H. Tucker, Jr., its promoter, is typical of the vast majority of promotions advertised in the newspapers of the country. Organized in February, 1905, when the fight of the independent oil operators against the Standard was raging in Kansas, Tucker's company lasted for two years. Over a million dollars was taken in from the sale of stock, some actual construction was undertaken, a little oil was produced, and then, in April, 1907, came the collapse. It was a splendid illustration of the rule: The more glowing the advertisements, the bigger the swindle. Investors should keep this in mind. The more irresponsible and inexperienced one of these "get-rich-quick" wizards is, the more extravagant are his promises. That is also to be kept in mind.

Tucker is typical of the financial fungi which sprang up after the oil boom struck Kansas in 1904. His first venture as an oil magnate was when, in 1904, he secured control of the Publishers' Oil Company of Cherryvale. This was a leasing scheme which, after it failed in Kansas, was reorganized under the laws of Arizona with a capital of \$10,000,000. Using newspaper advertising space liberally, Tucker succeeded in hooking a goodly number of suckers. When he undertook to promote the Uncle Sam, the Sunday newspapers throughout the country blossomed with full-page advertisements written by him. In his statement to the post-office inspectors, five days before his arrest, on April 8, this year, Tucker said that more than \$1,080,000 was received from the sale of the company's stocks and bonds. Newspaper advertising had cost \$245,150.

A full-page advertisement, one of the first, appeared in the "Topeka Capital" of April 4, 1905. It was cast in the form of a "Proclamation." Six "whereases," reciting the villainies of the Standard Oil Company, "those pirates of American oil fields under the black flag of plunder and spoliation," were followed by a resolution of seven parts. Tucker had evidently studied the grievances of the Kansas oil regions. To the oil producers he promised emancipation (in capital letters), and to the user of oil "the highest grade of illuminating oil at prices equal to, if not lower than, this system [the Standard Oil monopoly] now extorts for the lowest grade of oil it is supplying to the trade." The Uncle Sam Company was to champion the independents.

A certain "Judge Rightmire" was quoted at length in the advertisement. The judge had yielded to the urging of his friends, who wanted to know about the Uncle Sam Company. For the "Kansas Farmer" Mr. Rightmire wrote about



DIVIDEND NO. 2

Books Will Close Dec. 20

NOW IS THE TIME TO BUY YOUR STOCK

For a Few More Days the Uncle Sam Co. Will Sell Treasury Stock as Follows:

1,000 Shares . . . \$40.00	2,500 Shares . . . \$100.00
1,500 Shares . . . \$60.00	5,000 Shares . . . \$200.00
2,000 Shares . . . \$80.00	10,000 Shares . . . \$400.00

THE STOCK IS NON-ASSESSABLE, AND THE PAR VALUE IS \$1.00 PER SHARE.

The time to invest in a company is when that company is selling its treasury stock. When you buy stock in the Uncle Sam Company at \$40 per 1,000 shares, you pay no more than half-price of other investors. The company is strong now, and is likely to grow stronger. By negotiating for you will see that stock, no closer to the dollar worth. Why not help yourself, and also help this company, by investing today for at least 1,000 shares of stock?

HOW TO SEND MONEY

Make your checks, drafts or money orders payable to the Uncle Sam Company or to H. H. Tucker, Jr., Secretary. Write your name plainly, tell us how, or to whom you want the stock issued, and we will forward stock by return mail, and also send you weekly report thereafter, thus keeping you fully posted. Address,

H. H. TUCKER, JR., Secretary,
CHERRYVALE, KANSAS.

THE BAIT SET TO CATCH INVESTORS

In Tucker's full-page advertisements, emphasis was always placed on expected dividend returns; the total dividends actually paid amounted to \$10,500

his visit to Cherryvale. He certified that from February 25 to March 22 a total of 780,000 shares of Uncle Sam stock were sold. Incidentally, he visited and reported upon some of the company's oil properties. The stocks went off rapidly, urged by other, and even more alluring, advertisements in the Sunday newspapers.

While more than a million dollars was taken in from stock sales in the two years of the company's existence, only \$70,482 was received from the sale of refined and crude oil. Again, by way of contrast, the company's postage account was \$18,364, while cash dividends (from stock sales) of \$10,500 were paid. According to his own statement, Tucker advanced to the concern \$5,871 and drew out \$10,818. More than \$21,000 was charged as expense of selling stock beyond the \$245,000 paid to the newspapers.

Tucker has been, at various times, a country school teacher, a bookkeeper for a lumber dealer in a small Kansas town, and a newspaper reporter. At the time he undertook to carve out a future for himself as an oil magnate, he was not yet thirty years old. His total business experience had been limited to his work in the lumber dealer's office. In spite of this, more than ten thousand men and women in the United States fell victims to his alluring advertisements.

The Tucker chronology is brief: The hope of great wealth sprang up in his breast in 1904, and the Publishers' Oil Company resulted. Next year the bigger Uncle Sam was promoted. On April 8, 1907, he was arrested on a charge of using the mails to defraud. He issued the following brief statement: "I have solicited money from the people of the United States in absolute good faith, and with this money have built four refineries, one hundred and fifty miles of pipe lines, and purchased thousands of acres of the best oil lands in Kansas and Indian Territory."

Probably Tucker had convinced himself that he was acting in good faith, when out of the total receipts from stock sales of \$1,020,856 he paid for newspaper advertising \$245,150, and for pipe-line construction \$226,575. His refinery construction account failed to equal his advertising account by more than \$34,000. He seems to have been of the type of promoter who spends a toilsome week over the construction of a page advertisement of a proposition, and then runs out "on the job" for a day or two and orders his foremen to "get busy, and do enough work to make a new photograph." He knew nothing about the oil business from experience, but this ignorance, like the other details of this case, is characteristic of the investment fraud that is organized to victimize the small investor.

SAN FRANCISCO ONE YEAR AFTER THE FIRE



LOOKING DOWN MARKET STREET FROM FOURTH STREET

On the right the Humboldt Savings Bank and Call buildings, with the Monadnock Building beyond; on the left the Mutual Savings and Chronicle buildings. In the extreme left is the Whittell Building



DETAILS OF THE WORK OF RECONSTRUCTION

The skeleton on the left is the Luning Building, with the new Fairmont Hotel crowning the hill in the left background. The small view in the centre shows the old and new Chronicle buildings. On the right is a view up Third Street, from Mission to Market, showing the Aronson Building in the left foreground, with the Call Building beyond, and the Mutual Savings Bank at the head of the street



"THEY WAS WOMEN"

"THE COLONEL'S LADY, AND JUDY O'GRADY, ARE SISTERS UNDER THE SKIN"

By RICHARD WASHBURN CHILD

CATCHAWINK COVE is a small pebble pocket on the coast. Since the Government has dredged the channel into South Bay it is no longer used as a harbor by the little fleet of single-rigged fishing craft. The skeleton of a brawny-ribbed schooner that came over the Butternut Shoal in 1898 and groaned all night against the rocks on the Point while the natives took off the crew still lies in her last berth. In 1898 old man Cameron, with his forefingers calloused with fifty-nine years of running cod line, and his mouth squared with fifty-nine years of God-fearing and honesty, still kept his mooring and lobster wharf in the Cove; the next year he died, and his son John, who had been tripping the Banks, came over to live in the single wind and sleet whipped little dwelling on the Neck. Wives and dwellings follow each other as men's possessions, both fore and aft, and John Cameron did not long smoke his evening pipe beneath the gnarled and writhing apple-tree before the door alone. He married Martha Norman of the village, and she was six feet tall and weighed one hundred and eighty pounds without fat, and her skin was as soft and brown and clear as a tanned baby's, and her mouth was red. The men said there were no dogfish in John Cameron's net.

A year after he married and took his wife into the dwelling on the bleak cliffs of Catchawink Neck, Fielding Henry, who was a fashionable New York architect and prided himself a little on having tired of summer hotels and summer colonies, bought a piece of land beyond the stone wall, which in its broken line bounded the old Cameron holdings, and put up an ideal little place, artistically perfect and affected. Henry brought to this summer home his bride of that spring. She had come from a good old New England family with the respectability of many generations of large and extremely conservative investments—a most admirable race, determined with great conscientiousness to be democratic and trustees of many charitable institutions. Her name had become Eleanor Henry, and she was tall and white and apparently very frail, and her lips were thin.

The Henry couple brought two maids and five trunks, and in a few days Martha and John Cameron came over to call on them. It was a straightforward piece of business—the fulfilment of a time-worn and dignified custom, nowhere more flavored with kindly neighborliness than in out-of-the-way parts of New England. The Camerons were very sure of their ground, the Henrys a little embarrassed. The latter were somewhat surprised to find how high the intellectual strata of the former ran. But after the good old formality was over it was the Henrys who laughed and called the incident picturesque.

"Nevertheless," said Fielding Henry, filling his narrow lungs with the breath of the sea and then lighting a fresh cigarette, "the woman is remarkable. What a figure, what a forehead! She has the face of a Madonna and the health of an Amazon. Shoulders! I wish that I was fit to immortalize her on a canvas!"

"It is a bit too coarsely grained a type to please me," answered his wife with conviction. "The fault I should find with your ideas of perfection is that they are not consistent with the form and type of human being that has proved superior. Peasant beauty—"

"Not peasant beauty, Eleanor," interrupted Field-

ing, putting his hand upon hers. "The fisherman's wife apparently has brains as well as mere brawn. My idea of fine womanhood includes health, strength, and physical courage, as well as the more delicate and refined traits."

They had been married just long enough to reach the extremity of sensitiveness. Eleanor, all flimsy with white and mist-dampened drapery, rose softly and went into the house. From her room above the porch she watched a single bobbing light in the limitless depths of night sky and sea and the creep of the white fog above the rhythmic churn of the ocean on the outer rocks. Then, having filled herself with the intense mood of the hushed evening, she lit a lamp and looked at herself in the glass, holding the light in front of her. Her face seemed longer, sadder, and paler than ever. Even a deep breath would not make her shoulders broad and full, and her hands that held the lamp seemed more than ever delicately bloodless. Without reasoning much about it she cried.

The next morning, with the brisk breeze brushing the fringed white caps of the water and the sunlight sharpening the colors of the hollyhocks before the door of the fisherman's cottage, Eleanor remembered her weakness of the evening and bit her lip, covertly, with mortification. Moods and emotions were not approved by the race from which she had her inheritance of well-poised living and cool thinking. She was quite normal again. No deeper feeling than that of vexation for the stupidity of the maid who waited on the breakfast table possessed her. She noticed, however, with a slight touch of pity, the great clumsiness of the hands that brought the smoking coffee, the low forehead, and the dull, stupid stare of the immigrant who looked toward her hopelessly for inspiration of grace in service. It was difficult to believe that the maid and she were of the same species; she reflected with subconscious satisfaction that Martha Cameron stood about half-way between herself and her surprised-eyed servant.

In their days together spent upon the water, in their early morning plunges into the flood tide, in their walks at dusk through the soft-scented heather, Eleanor found with Fielding the keenest happiness of her life. But the influence upon her of nature with its strange shifts from solemnity to gaiety, from misty quiet to the tumult of wind, rain, rocks, and sea, for the first time outbalanced the influence of humanity. Strange moods drifted in like afternoon fogs; the sense of solitude and inexplicable sadness came and went in alternation with high flights of joyous exaltation in the smallest detail of beauty in the wild world about her. Reality became a dream, and above all, in the passing of the summer days, there recurred again and again the curious fear of some terror hanging above, unknown, nameless, and powerful enough to end her happiness. Though Eleanor knew it not, the ratchet upon her wound-up personality had slipped; the blood of ancestors that kneeled and beat their heads on the gravel at sunrise was asserting itself.

The Henrys returned the call of the Camerons. Even though long trained to the manners and customs of metropolitan life, they became moment by moment enthralled by the deeper sincerity of the fisherman's little home. The last slanting rays of the sun lit up

the vista of dining-room with its red-clothed table, behind the little parlor, and the neat, well-scrubbed kitchen, one door farther in the perspective. A ship's clock ticked and belled the half hours on the wall, and one side of the room bore testimony to the lifetime of a manual laborer and a gentleman; old Cameron had collected with slow and sure delight a library of wholesome content. The engravings in their dingy gilt frames were mildewed, but in age and execution and subject lent a quiet dignity to the room. Whatever spirit of selfish interest in the picturesque and humble home had prompted Eleanor's call was soon dispelled by a half wistful contemplation of the Camerons' hearthside.

The young fisherman, when asked by the architect about his plans, spoke with his natural laconic manner, but without affectation, of his ambitions, of his wish to buy four schooners he had in mind with the purpose of becoming the proprietor of a growing salting industry, and recounted with some spirit the story of a steering gear lost in a winter blizzard a mile due east of Boone Island Light. Martha told the Henrys of old traditions and legends that clung about a coast of many wrecks, storms, fogs, phantom ships, Indian burying-grounds, and witches' graves.

Cameron was not so much at ease as his wife; sailing by the north star during long turns at the wheel in solitude and meditation makes no conversationalist.

"I've got the biggest lobster caught around here this two years," he announced. Eleanor was all interest; Fielding seized upon the excuse to smoke, and so the four went down the rocks in the fading light to the wharf, its barnacled piles and lapping, wriggle-shadowed waters. Martha, strong limbed and brown, jumped down from the boards to the pebbly beach, rolled back the sleeves from her arms, with the muscles playing under the tautness of the print cloth between the shoulders, drew a dory up the slope till she could reach into a barrel of water in the boat and deftly lift out the prize. A scowl came upon Eleanor's white brow. Martha gave a little gasping laugh with the pure animal joy in the exertion, and at that moment Eleanor caught her husband's eyes moving from Martha to her own slim figure. It suggested a comparison. They had been married just long enough to reach the extremity of sensitiveness.

The next day Martha picked blueberries, and before lunch time she had emptied them out into two pails with another neighborly idea in her mind. She put on a clean neckerchief and started out briskly, through the sunlit downs, toward the Henrys' green roof that showed above the rise of ground and the broken stone wall that followed the ridge. The Henrys had just returned from a run in their automobile, and Fielding, having put the machine in its shelter, was going back to the porch, where Eleanor was perched in happy ease on the rail.

He stopped to look as he saw the coming figure descend into the hollow, and his wife observed him. He threw himself into a chair, but for several minutes silently watched the seas breaking on Butternut Shoal; then he studied Eleanor with a slight scowl at his brows. She met his gaze.

"Do you think this place agrees with you?" he asked tenderly.

"Agrees with me?" questioned his wife, jumping

down. "What a strange question. I am not an invalid. I have never been an invalid."

"No, but you are not strong," said he with some hesitation.

"You never have brought your attention to it before."

"No, but lately—" he stopped, for a strange new look had come into her eyes. There was a second's pause. Eleanor, in whom primitive instincts had been awakened on Catchawink Neck, wondered for a moment if it were jealousy, and then, knowing it was not, realized that it was the fear of not continuing satisfactory and sufficient to Fielding's eyes. Anger drew the chords of her fingers; to compare her with the fisherman's wife seemed outrageous.

"Really, Fielding," she said quietly, "tell me when you last saw your Madonna and Amazon?"

"Just now," he answered without giving any sign that he had observed her mild irony.

"Then you have simply been using her as a standard for comparison." It was said in the manner of an accusation.

"I hardly think that's a fair way to put it," he returned. "Of course I realize that she is a splendid type of wholesome beauty. I wish all American women were like her." He would have said more, but Eleanor interrupted.

"I disagree with you absolutely," said she in a cold voice. "I will not discuss the matter with you or give you my reasons, for it is a matter of education and taste. Beauty and health are not abstract things. Real beauty is merely the outward sign of other things which ought to be admired in women—gentleness and courage. And health too. Health is only another word for efficiency. The fisherman's wife is not a type which has proved by its characteristics to be wholesomely beautiful. Her muscles are merely the coarser sort that fail in a great stress. It is not a type that has proved itself fit. I should think you would wish for a fine fibre rather than a coarse fibre. What would you think if I had rather looked upon a fat foreign-born hotel porter than upon my brother Richard, and wished Richard to be like him? The fisherman's wife is the type that has proved unfit—the coarse type. She is not the sort that will bear the test of courage, or nerve and sinew."

Eleanor had spoken as she thought she believed; she had spoken slowly and carefully and flattered herself she had shown no heat and had been conscientious. Fielding was a good fellow. He did not answer. She walked into the house and in a minute more came out with an affectionate smile to announce that lunch was waiting for them.

But Martha Cameron with her pail of blueberries had

stopped at the corner of the porch when she had heard her name, and having also unavoidably heard what followed she now had set off again toward home through the bay bushes and golden-rod. She still carried what she had intended as a gift. The emotions that possessed her were interpreted to her, first by her own slow step and the motion that she made when twice she brushed her eyes with the back of her brown hand and, secondly, by the fact that she later found herself walking briskly and with a set jaw.

Loving a world of huge-heartedness and hating hate, Martha did not permit herself the luxury of unfolding her thoughts on Eleanor, the metropolitan type, to her husband, but the sunlight of the week was less bright to her, the peace of dusk upon the evening waters less peaceful. Song sparrows sang in the tangle of weeds between the two dwellings undisturbed.

It so happened that lightning struck a villa that had been designed by Fielding Henry for an Adirondack summering millionaire, and a telegram called the architect to his New York office to see that the plans for a restoration of the burnt wing were without fault; at the same time an unexpected run of mackerel, a steady breeze and overcast sky, started John Cameron away in his fat-sided sloop with two dories on the decks, a seine beneath the hatch, and two men and an oil cook stove in the cabin.

One of Martha's girl friends, who had succeeded Martha as village librarian, drove out for her in the afternoon when her trained eye had seen the Cameron fishing sloop beating out beyond the whistling buoy; Mrs. Henry was sitting on her own porch when they passed and nodded above her novel. The lizard green of her dress and the red back of the book appeared to Martha to be a studied effect; she also nodded and made such a quick turn of her head in the opposite direction that Eleanor looked up again, uncertain whether the appearance of coolness was intentional.

The middle afternoon came with a droop of the wind; the sun was obscured in the muddy wash of the sky, the sea writhed lazily like gray oil. Eleanor put down her book. Occasional flitters of sunlight whitened the rocks at the point; two schooners grazed like cows in the calm, nosing toward harbor with sails dejected. There was loneliness in it all. It was saddening to watch the wave of the sea-weed in half tide as it washed about the granite boulders. Eleanor wished that Fielding would return.

The change of wind came from the northeast with a chill and the fluttering smell of the open ocean; the horizon dimmed with black clouds and black water and later was lost in a chaos of streaky darkness, out of which came wind flurries that raked foam off the surface of the sea. The poppies in the dooryard began to

nod vigorously toward the house. Fine rain drove Eleanor indoors.

Just before supper the sound of wagon wheels raised a faint hope that Fielding had come back, but through the sweep of the storm she could see that it was only the fisherman's wife returning. The harbor was in torment; even through the wind and sheeted rain she could see the white-frothed tumbling of long breaking seas. Two little black spots—vacant moorings—danced with anxiety for craft that were riding out the gale in the open.

At nine o'clock, when the wind screamed by and Eleanor was seeking comfort under the glow of a lamp, the stupid maid stole into the room with great, round, fearing eyes.

"The cook would like to know if ye think we're safe, ma'am," said she.

Eleanor laughed. "Of course we are," she hastened to say.

Still the maid did not go back. "Ain't it awful, ma'am?" she asked with her dull, wondering stare. "The cook thinks she heard a witch's scream."

"Nonsense, Katie," replied Eleanor, and yet she found the nameless fear of the superstitious servant was contagious.

The maid peered about the room helplessly. "May I sit down wid you a minute, ma'am?"

Eleanor did not answer, but, laying her embroidery on the table, went to the window. In lulls of the rain drive she could see an uncertain square of light in the fisherman's cottage; once it seemed to her that she saw a human figure pass in front of this single gleam in the darkness.

"It's an awful feeling, ma'am," suggested Katie.

Eleanor looked up quickly. The hair that bristles on a dog's back in an uncanny moment and the fear of an ignorant and stupid human creature are both terrifying, because it seems that nature to make up for the lack of reasoning powers has endowed the dog and the dullard with unerring instinct of danger. "What feeling?" asked Eleanor nervously.

"The feelin' that something's going to happen," said the maid, backing softly into a chair.

A minute later after human silence and the dull roar of wind and seas, awkward, clumping steps sounded on the porch and the brass knocker beat at the panels before the heavy door opened and a figure entered with the vicious inrush of air and rain. It was a relief to see that it was Martha Cameron. She was in overalls. Her eyes were shining, her red lips pressed hard; her breath came quickly, and the water dripped to the polished floor from her outspread, clenched hands.

"What's the matter?" cried Eleanor.

"A vessel—Lobster Trap Reef—pounding, pounding



A comb curved to swallow them, and its upper jaw with white fangs dropped over them

to pieces. She'll be gone—gone in another thirty minutes!"

Without regard for her delicate silk gown, the architect's wife opened the door once more and tried to see. "There!—there!" cried Martha, leaning forward with a pointing arm. "They've fired a revolver twice. Not a gun—a revolver, John hasn't got one thank God!—Little sharp crack! You can't see. Your eye isn't trained. Look down the path of the squalls!"

"It's all black, black night to me," said Eleanor, trying to hold down the flimsy fabric of her skirt. "Can't anything be done for them?" She retreated to the door.

"Yes—go take 'em off—a dory—" Martha bent close to Eleanor's ear. "We—"

"Women?" cried the other with a gasp. She was still gazing hopelessly into the tumult of thrashing darkness, her hands at her throat.

"There ain't men here," screamed Martha. "Not within a mile. We raise women here that'll go when there ain't men." She reentered the house.

"You'd go out—there!" Eleanor's face turned white under the hall light.

"Alone—if I've got to," said Martha. "There ain't a second to lose. Two'd stand a better chance. I couldn't keep the dory pointed up alone." She met Eleanor's frightened eyes squarely. "I'm goin' to get 'em somehow!"

Katie the maid stood staring at the fisherman's wife with her wondering round eyes. "I'll go wid you, ma'am," said she, and burst into tears.

The mistress turned toward the ignorant servant, who was shaking and helpless, with a new understanding of humanity.

"I want a woman," said Martha, without a tremor, "that has a fine fibre. A woman who has beauty with something behind it! I want a woman from a class that has proved itself fit! Am I going alone?"

Eleanor looked up quickly and with sudden understanding.

"No—you're going with me!" she said, her eyes ablaze.

Martha flung open the door, and the two passed out and were gulped down in the darkness. As Eleanor looked back, with a sentence of prayer upon her lips, she could see Katie stumbling out after them into the storm.

"Follow close," shouted Martha into her ear as they plowed on. The scrub growth tore her skirt into shreds; the wind ripped her hair loose, and falling in wet strands it slapped about her neck. "The rocks!" shouted Martha. Above them shone the filmed light in the fisherman's cottage; below, there was a jumble of broken ledges and the roar and hiss of violent water. Clinging to the broken rock, they descended, and Eleanor could see they stood under the uncertain dark outline of the wharf. They reached the steps above the high-tide mark and stumbled upon the narrow little pier. Eleanor was first conscious of the fact that one of her slippers was gone; that she had not noticed it before filled her with a warm, exultant joy. She walked dizzily along the narrow shaking boards following closely the dim figure that swayed on before her.

The other's voice suddenly came from below her. "Climb down." She became conscious of the dim outlines of a dory that rose and fell, coming up near her, descending from her, shooting forward with the drive of the surf, snapping back at the extremity of taut rope. Without hesitation she threw herself down on the boards and over the edge at arm's-length until, when the bottom of the boat, rising, touched her feet, she let go and dropped.

"When I cast loose," screamed Martha, "row for all that's in you. Keep your head. If you don't, we'll drift back into the breakers and swamp her. Keep her nose into the wind. Take the other seat. Each of us at an oar. Understand?"

"Yes." Eleanor turned her back to the wind and silently defied the white boiling of the sea on the shore. And yet as Martha cast off and the dory jumped back on the crest of a wave, pitching down to the gunwale, she felt the chill of wild terror.

"Now," screamed Martha. Their oars caught the water—once, twice, three times, and it seemed to Eleanor that they were pulling through a flow of sodden sand. The dory hesitated, turned athwart the gale, rolled drunkenly, nosed again and answered the strain of their arms by climbing the next liquid hill, and squatting on its stern it slid into the trough. A sense of mastery comforted Eleanor; her fingers cramped themselves about the oar. In her brain swung the rhythm of the stroke. The dark bulk of the wharf, the white thrash of shore water, disappeared; but the light in the cottage still shone out winking mistily.

"Lobster Trap Reef," shouted Martha. "Keep the light where it is now. Shorter stroke like this. Pull—pull—pull!"

Behind them, riding the wind, Eleanor thought she heard the little bark of a revolver, and for a moment she forgot the agony of muscles, that tore at her forearms behind her shoulders, and burnt around her waist-line. She felt the slow separation of mind and body when human flesh and sinew, set to their task and enduring, go on at their work alone, leaving the mind free of the stress for many minutes at a time, before the will is obliged to return to whip the muscles back to mechanical service.

Climbing mountainous crests which Eleanor did not dare to turn and see towering above her, with infinite labor, then descending with a slap of the dory's bottom into the valleys of the sea, they made their wake, lost in the toss of water as soon as it left the stern. A comb with a blooming ridge curved to swallow them, and its upper jaw with white fangs dropped over them with a vicious snap. The dory staggered. Eleanor was thrown from her seat into the water that rushed foaming out of the plunging

stern. She clung to her oar desperately and clawed her way back.

"Good!" shouted Martha, bailing with a free hand. "It nearly swamped us!" A wall of tempest and a downward plunge shut out the light on the shore; Eleanor's head swam. This was a nightmare of eternal seas, eternal pain, eternal tumult. Her arms still fought on.

She met the reality again with Martha's voice close to her ear. "Look!" it shouted.

They were riding astride a wave; astern she saw the black humped back of Lobster Trap Reef, with leaping froth hurdling and the swaying form of a little craft



WILLIE AND GRANDPA

By WALLACE IRWIN

WILLING little Willie Smith
Took a stroll one morning with
Grandpa Smith, both fancy free,
New York City for to see.

Strolling thus at length they came
To a structure known to fame,
Brooklyn Bridge, whose arches spanned
Watery leagues, from land to land.

As the old man and the child
Stood and watched the river wild,
Grandpa, leaning o'er the side,
Dropped his matches in the tide.

"Willie," murmured Grandpa kind,
"Save my matches, do you mind?
There's a good boy, jump and get them
Ere the angry waves shall wet them."

Willie, with a shout of joy
(He was such a willing boy),
Leaped into the water's flow
Several hundred feet below.

Voices rose from many a crew,
River whistles gaily blew,
"Ship ahoy there, man the hatches!
Grandpa Smith has lost his matches."

Gallant tars the river crossed,
Searching for the matches lost.
And at last the box was found.
Willie Smith? Oh, he was drowned.

MORAL:

Children, this should teach to you
Simple kindnesses to do.
When on little errands sent
Always be obedient.

wedged in the outer rocks. A sea broke over it; the sound of ripping timber came to them in a wind lull.

"Hold her nose into the breeze," cried Martha. "Listen! There's scarcely a chance of taking 'em off there. We'd go up on the rocks, too. She's breakin' up. Hear that!"

"What are we here for?"

Martha reached forward and gripped Eleanor's arm. "All right! Listen!" she said as the dory lifted again on the next wave. "Hold water when I say. We've got to turn quick. We'll spill if we don't get around before the next one gets us. Then catch the other's stern as we go by her. Make it on the back of a sea.

Hold her back till you can grab somethin'. If we miss her there's no chance. Do you hear?"

"Yes," replied Eleanor, and, dropping her oar into the seethe, put a knee against the end of it. The dory rolled, dipped, and then righted under Martha's stroke and leaped before the wind. On the second sea they dug in their blades, both impelled by the instinct of a crucial moment, and the dory shot thirty yards toward the seethe of water at the reef.

"Back water!" shrieked Martha. "We'll make it on the next one!"

Again they swung up with the boat's nose sniffing leeward on the crest, and then shot into a tangle of seas and a caldron of foam. The spray blinded Eleanor, but she felt the shock as they caromed on the stem of the sloop, and dragging in her oar she groped wildly for anything she could reach. It was with grim satisfaction that she felt her hand close on the sheet rope, parted and fouled with the rudder-post beneath the surface.

Between the seas she caught a snap sight of the wrecked boat, broken in the middle; the upper half of the mast dangling through the shredded sail and jabbing viciously at the rocks. Clinging to the upper gunwale with a hand and hooked forearm lay a man whose head jerked loosely back and forth as the boat shifted. It made Eleanor turn sick to see the wagging of the head. Then the dory plunged and the rope bit into her wrist.

On the next sea Martha sprang aboard; the painter was in her teeth, and catlike she scrambled along till her fingers had found something to which to make it fast.

"Don't let go," she shouted to Eleanor, "or you'll swing out and tear loose!" and Eleanor, nodding, saw dark trickles running from her own wrist and tightened her grip. The boom, swinging with its debris, swept by her, caught the loose folds of her gown and stripped the waist from her body.

She saw Martha feel of the man's bare neck and then pull him forward along the rising gunwale toward the smaller craft, that chafed to be loose and banged, creaking, against the little vessel's side. The man rolled over the edge into the bottom of the dory, groaned, and, clutching at the seats, sat up.

"By God! they're women," she shouted thickly, and his head wagged again. Another sea raised them up, and Eleanor's arm, pinned to the sheathing of the sloop by the straining rope, bent slowly with the fall of the water. Martha heard it snap. She saw it fall helpless from the loosened sheet rope. She uttered a despairing cry. Then Eleanor's other arm, bare to the shoulder, shot across for a new hold. Martha's staring eyes were near it. It was thin and white, but not so deathly white as the hand that gripped the rope—the hand she saw for a second as she clung to the thwart—a hand of thin tapering fingers and jeweled rings—a metropolitan hand.

The dory sprang back toward the vessel's side, and Martha, seeing that it would grind the broken arm, thrust her own, cheerfully, into the closing space. Hers was rounded and tougher. She stood the shock with a wince. Her bosom was pressed to the gunwale, and her own eyes came close to Eleanor's and looked into them. Then she threw herself into the dory, scrambled over the man to the bow, and, with a bait knife she had picked up on the way, sawed through the vibrating painter.

With her good hand free, Eleanor at the other end of the boat, keen with instinct, grabbed her oar, and bearing it under her arm like a lance, thrust through the churn and spray of a breaking sea against the vessel's side. The dory shot out into the foam, shipped water, and darted like a loosened animal toward the end of the reef. They saw the wave that chased behind them, felt its lift, were conscious of having cleared the end of the reef and left a roar of seas and the sharp screech of ripping wood behind. In front of them lay the muddy chaos of wind, rain, and water. Eleanor believed that she saw the distant shore light—a pinhole in the black fabric. Then she fell forward over her oar, and her hair floated in the swash at the bottom of the dory.

The man, struck with her loosened oar, groaned and lifted himself.

"Keep fore and aft to the seas," cried Martha.

"By God, they're women!" exclaimed the man again as if suddenly awakened from a dream. He pushed Eleanor back into the stern and fell into her seat with the oar in his hands.

"Row!" screamed Martha in his ear. "Row! I can't have no harm come to her!"

Wind-driven, they reached the shore below the lights in Henry's cottage and dragged the dory, filled with the breaking surf, on to the little pebbly beach. Martha lifted the other woman out of the boat with her own arms; it seemed a very light and frail burden. Panting, they dragged her up the ascent, and Katie, with her great stupid, fearing eyes, met them at the door.

It was Martha who laid her on the bed, where a trickle of blood soaked out into a large bright crimson circle, and Martha who turned her this way and that, slapping her back, her thin neck, and her bare shoulders with the bits of eel-grass still clinging, their green upon the whiteness of the skin. The man stood ready to lend his aid. He was looking dully out of the window into the storm, which still beat on the glass.

When Martha's great brown hands had kneaded and slapped her circulation back to life, Eleanor opened her eyes. She blinked at the dim light of the lamp, at the unshaven, unkempt, unknown fisherman with his torn shirt and bare chest, at Katie, who mopped her red eyes with a handkerchief and rocked to and fro with her mourning. Then, turning at Martha's little cry of joy, she sighed comfortably, and, reaching up with her unbroken arm, drew Martha's head down to her. "You look beautiful to me," she said, and kissed the fisherman's wife upon the lips.

"By God!" said the man hoarsely, shaking his head from side to side. "It beats me. They was two women. By God!"

LIFE IN OUR TOWN

In the issue of February 23 COLLIERS offered a prize of \$100 for the best letter on the subject "Life in Our Town." The prize letter was printed in the issue of May 4. A number of letters have been accepted which will be printed in forthcoming numbers of COLLIERS



TWO NOVA SCOTIA EDITORS

IN our town there are two newspapers; one a Liberal and the other a Conservative.

The editor of the Liberal paper is a man of radical opinions, given to all kinds of sport, including horse-racing, etc. He believes in showing up any inefficient public officer, and tries to weed the Council of grafters of all descriptions. He is very broad-minded in all his views concerning religion, etc.

Now and then he rises up in righteous indignation and shows the town how it is being run by a crowd of men with selfish interests. But the town believes in the old saw: "What was good enough for our grandfathers is good enough for us."

The editor of the Conservative paper is a character one would think could only be possible in a romance.

He is as fickle as a woman in love; one minute he is condemning a thing with all the strength he can muster, the next moment he is converted to what he formerly declared was insufferable.

He doesn't understand his business; he thinks he knows it all. One of his peculiarities is a habit of saying: "Hem, ahem!" every minute or so. It is a long-drawn-out cadenza guaranteed to frighten any one unfamiliar with it.

The press that runs off his edifying sheet is a broken-down rattle-trap that is only fit for the junk shop.

But he imagines it is equal to the best press that was ever invented.

On the day when the paper comes out he is in his glory. Now he is here, and the next minute he is flying upstairs and the following conversation ensues:

"Gus," he yells.

"Yes," answers Gus.

"Got the forms made up yet?"

"No, how could I when the proofs weren't read till half an hour ago."

"Never do, never do, too long to attend to proofs. Get it on the press as soon as you can."

As he departs with a customary "Hem, ahem!" the overworked devil breathes freely again.

He is always in a hurry, with no definite object in view.

When the paper comes out at last he takes it in his hands and holds it out at arm's length. With a few exceptions, such as too much ink on some parts and not enough on others, and some missing letters, the sheet is as near perfect as it could possibly be got on a press that breaks down at least ten times a week.

But to the editor it is the acme of journalism. He clears his throat with a "Hem, ahem!" and exclaims:

"How's that for a sheet, eh, eh? Can't be beat, can't be beat! I tell you what, that will stir some people up, eh? See the editorial on the second page? Red hot, red hot."

The visitor he is lauding himself to casts an amazed eye at the paper. He can hardly read it, it is so blurred.

The editor again launches forth in a eulogy of the mechanical part.

"Look at that," he exclaims, "pretty work, pretty work." He is pointing to a certain part that isn't as bad as the rest. At the same time he doesn't seem to observe a photo in the next column so blurred as to be unrecognizable.

"Nothing wrong with that press, eh? Worth a thousand dollars any day. Good as new, good as new. People going round saying the press is no good, enough to make any press bad, eh, eh?"

The editorials are similar to a tapeworm, all length and no breadth.

A person will sit down and go through one of them, and after it is finished will wonder what it is all about.

Then there is a department given over to amateur poets. God knows, there is enough bad poetry in the world without adding to the stock. However, the editor thinks there are Shakespeares, Byrons, and Longfellow hidden, and wants to have the honor of discovering them. Besides, he doesn't have to pay for it.

Meanwhile, his competitor is trying to overcome party prejudice and make a clean Council.

This is a sample editorial of the Conservative paper:

"Our esteemed contemporary, with the asininity that might be condoned in a donkey, insists that we don't pay enough attention to local interests. With a vast amount of conceit he takes the credit to himself of safeguarding the interests of the town. Forsooth, villain, thou art waxing extremely bold! By my halidame, 'tis passing strange when a two-faced, cat-eyed, half-baked, bowlegged, double-jointed, accidentally made apology for an editor tries to tell us which path to pursue. He says that we don't answer his arguments in detail. We are too busy to attend to such insignificant details as that. However, we give him the consolation of knowing that his arguments are all wrong."

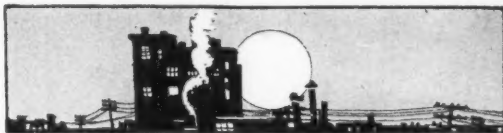
He is a genius in his way, especially for dodging creditors. He always tells his employees that he hasn't been out to collect any money, and that they must wait till next Saturday.

Once the press broke down so bad he couldn't print the paper, so he had to get it run off on the press of his rival.

The paper came out with the following notice: "Owing to a serious breakdown, we are unable to print the paper ourselves, so this edition will hardly be up to our standard."

That edition happened to be the best that was ever printed, but such is life in our town.

U. S., New Glasgow, Nova Scotia.



THE POLICE SURGEON SPEAKS

OF course, the disadvantages of my work are very apparent. I get called out at unholy hours, I get back to bed at quite as unholy ones, I have long hard watches, I have irregular meals, and I am underpaid. But with all of that this is the only branch for a man with a touch of romance. You may not see the force of that statement but then none of you are constant denizens of the city streets at night. All of us, perhaps, see the down-town streets occasionally at three in the morning, but only Grayson there and myself see them at all the hours from sunset through to dawn.

The smuggest burgher knows them earlier in the evening when the theatres have just let out, perhaps later, an hour or so, still the shank of the evening, when the gilded youths are showing how poorly they can hold their wine, when the ladies of the chorus and their ilk have taken the places of their distant cousins at the café tables, the automobiles, like great ominous birds of the night, screeching their warnings, are plying up and down in the darkness or under that silent moon.

Later, much later, when all these have disappeared, you can walk these long, dark streets almost alone—three-thirty or four in the morning. The vicious and the virtuous then have both been wearied and deserted them. Here in these tall buildings are the cubbyholes where thousands of insignificant beings, your fellow citizens, work out their destinies. In each of these there are a thousand heartaches, in each a thousand joys. Each of these buildings means something gigantic and momentous, is the centre of the universe, is the pivot of the world for a hundred men. Farther down into the lower portions of the town there are smaller buildings, ten-cent hotels harboring half a thousand creatures, each made in the same image as yourself, each with a different secret in his heart, each with a strange exotic hold upon life, each loving the sun and the rain and a drink of whisky with a widely different interpretation from all the rest: here they lie sleeping side by side in long, uncleanly ranks. As you walk in the shadows of these buildings you feel as if some portentous event were about to happen, you are on the brink of some tremendous cataclysm. Here, amid this wilderness of human beings surely one will awake and cry his agony aloud, surely one will rise and do the deed he has harbored in his heart so long. And so into the poor, dingy police hospital they come; some weary ones are brought with their own knife-blades in their throats, some unclean red-eyed objects whose Lethe is cocaine, some lately in a Paradise of morphine, now coming with a sickening warning of oppression in their chests; some who have been shot, some who have been knifed, some who have been poisoned—the victims of love, of lust, of hate; the worshipers of money and of dreams, the riff-raff of the world, the garbage of the race.

Then at last the dawn! Gray and pitiful! If you have only seen the dawn in the down-town city streets once in your life you will never want to see it again, but when you have seen it twenty or thirty times you will wait for it as glad relief. The first time it reminds you of a waking drunkard's mouth; after you are used to it, of a long draft of clear, cold water. Gray it is, the dust in swirls at the curb, waiting for the street-cleaners' wagons, an occasional newspaper blown up by the breeze, the policemen relieving each other on their beats, the early workers, the clerks, the shop-girls, the young boys, long lines of earnest, hopeful faces thronging in the sun coming up from behind the Public Library. Another day, thank God, another day, another healthy, sanguineous day begins.

Those city streets at night, my friends, those city streets at night! I am under their spell. Death and disease stalk there, but life abides there, too, and love of living, and all their wild and scarlet secrets. They are as modern as an automobile, they are as elemental as the Garden of Eden. "M. D., Kansas City, Mo.



FROM THE COME-ON CITY

WE are a city of two hundred and fifty thousand happy two-ounce souls and some few Mexicans. Also several public-service corporations, but they do not affect the balance, as they have been weighed and found wanton.

This is the only town in the country where every one is engaged in the same business, for our lives are dedicated to one huge propaganda to pry you Easterners out of the ice and induce you to come into the garden. Climate is our capital and our battle cry is: "Come on out, the weather's fine." In fact, we are known as the Come-on City. In order to facilitate business we have divided ourselves into five groups, each working independently, yet all for the common boost:

Group A—Consist of the Realty Board, Chamber of Commerce, and Railroads, and are known as the Come-on Agents.

Group B—The Real Estate Men or home-finders, numbering some two hundred thousand.

Group C—The Spiritual Shepherds, ministers, swamis, mahatmas, apostles, healers, and clairvoyants, about twenty thousand.

Group D—The Culturines, consisting of china painters, burnt leatherers, miniature painters and painters of miniatures, about twenty thousand.

Group E—Myself, the undertaker.

In this way we get you here, find you a home, care for your soul, hand you your culture, and ultimately lay you away among the begonias. Thus—

Group A pull off the fiestas, bull and prize fights, and employ the Big Fish at Catalina. They also mail tons of "See California first" literature, and print postals for the rest of us to mail "to the old home," depicting us husking oranges at Christmas-time or sitting 'neath the shade of the sheltering palm reading about a Boston blizzard.

Group B, the real estate men, meet every train and endeavor to sell you a home before you have got the alkali out of your eyes. Every one has an automobile, and they can be seen dashing madly in all directions, with the travel-stained tourists strapped in—showing them the beauties of the scenery which would be visible if it wasn't for the signboards telling how beautiful it is. If by any chance you get by the station sentinel, there are others that will attend to your homely wants, for every barber and bootblack sells real estate, and if perchance you should fall asleep over your ambrosia in the café, the barkeep will gumshoe up, slip a fountain-pen into your hand and get your name on the dotted line before you know that you have been stung.

When we have sold you a lot you discover you can build a home on an easy plan that costs you nothing—but money.

Now that you can count your stings 'neath your own figtree you contemplate your soul. Enter, Group C.

In this you will find all for which your heart yearns, Theosophists, Astrologers, Flying Rollers, the Limitless Livers, Palmists, Phrenologists, Christians, Holy Rollers, Mary B. Scientists, Esthetic Buddhists, Mormons, and Mentalizers, the Religion of Being, and the Science of Essence.

The high-priests of many of these cults are here, so that you can attend the Mother Church in almost any ism.

When your soul has finally achieved principal, and is at ease, you are in shape to contemplate the fine arts. Enter Group D.

Here you have at your 'beck and call the greatest army of artists that ever survived brain-storm—the china painters. They are exquisitely feminine, and do wonderful poinsettias on jardinières. They are ably seconded by the Burnt-Leather Brigade, which sings the Missions on skins of poor kind-faced calves. Then there are nearly two thousand of the clam-shell school of jewelers. They have all come here to the "rich man's playground" to attend to his artistic needs, and they are very sincere attenders. (The selling of mining stocks is also classed among the fine arts, but we would prefer talking to you about it on the spot.)

Should you arrive here with a punctured tire and fail to survive these delights, we call upon Group E.

If after reading all this you don't believe that this is the Garden of Allah, ask any of the aforesaid real-estate men.

We are two hundred and fifty thousand happy two-ounce souls, and when we think of all you poor frost-bitten chlorides back East we laugh ourselves to sleep. Come on out, the weather's fine. Come on.

P. S.—Fleas? Now, Mr. Editor, that is not kind; it is nothing but a jealous Eastern knock. And as for earthquakes, they're welcome—we use them to rock the kids to sleep.

LESTER ROBERTS, Los Angeles, Cal.

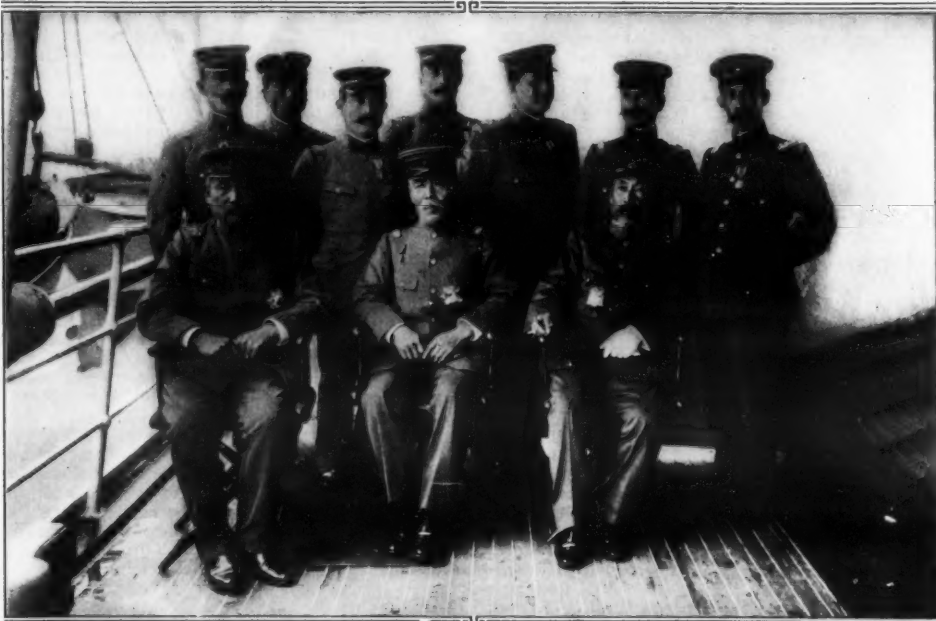
OUR FOREIGN VISITORS



SAILORS FROM TWO JAPANESE WARSHIPS SIGHT-SEEING IN NEW YORK

SEVEN hundred sailors from the *Tsukuba* and the *Chitose*, fresh from the Jamestown naval display, were landed in New York as guests of the Japanese colony and treated to a tour of the city on the familiar "seeing New York" automobiles. Each man had a small water-bottle strapped to his back as he landed. Japanese interpreters pointed out the tall buildings of the city, explained that all the people in a great hotel do not bathe in a single charcoal-heated tub, and that the maid with tea for the top-floor guest does not climb all the way up by the stairs.

Taken to the theatre, the little sailors learned the use of opera-glasses. To show their appreciation of the actresses, they raised their hands to the level of their eyes and applauded. A lunch in one of the city's armories afforded them a chance to learn the use of forks. Before the Japanese sailors were returned to their ships at six o'clock in the afternoon, they had seen the towering wonders, the "taihen oki" buildings



GENERAL BARON KUROKI AND HIS STAFF

From left to right, sitting: Lieutenant-General Yosutsumu Kigoshi, General Baron Tamemoto Kuroki, Major-General Michiharu Umezawa; standing: Lieutenant-Colonel Motohiko Nagayama, Intendant Captain G. Kobashi, Captain Shojiro Tanaka, Captain Marquis Juroku Saigo, Major Toyohiko Yoshida, Colonel Masanori Ota, Surgeon Captain Toshisuga Tamura

of Broadway, and had joined the carriage-stream up Fifth Avenue. Sailor tradition was shattered by omitting the Bowery from the list of places visited, and it was observed that the water-bottles carried by the Nipponjin were actually used, though the "thirst parlors" were freshly stocked in advance of the invasion.

The final blow to Western ideas of nautical customs was administered when the ships sailed away without leaving a single deserter behind. European warships hardly dare to visit New York for fear of the effect of its attractions upon their crews, and when a British squadron finds itself compelled, for diplomatic reasons, to enter the North River, it is likely to count its deserters in three figures by the time it makes its escape. It was hard to make the Japanese officers understand the meaning of the word "desertion," and they declared that the thing was so utterly unknown in their navy that they had not special provisions provided for its punishment.



THE ARGENTINE REPRESENTATIVES

From left to right the officers sent with the greetings of the great republic at the farther end of South America are: Major Laranzo, Lieutenant-Colonel Valle, and Lieutenant Portella



CHINA'S MILITARY AND NAVAL OFFICERS

From left to right: Major W. K. Wong, Imperial Chinese Army; Captain A. W. Brewster, U.S.A.; Captain T. S. Lee, Imperial Chinese Navy; Captain Y. P. Wong, Chinese Army; Lieutenant S. C. Leir, Chinese Navy

WHAT THE WORLD IS DOING

THE BRITISH EMPIRE DECIDES TO DRIFT

THE Imperial Conference of 1907 adjourned on May 14 after a month of mostly fruitless and sometimes acrimonious discussion. The subject in which the colonial Premiers took the keenest interest was that of promoting trade within the Empire by discriminating tariffs. They could hardly have expected to accomplish anything in this direction in the face of a British Government that had come into power on the distinct issue of opposition to that principle, but most of them argued as warmly for their policy as if there had been a chance of securing definite results. Nor did all of them content themselves with arguments within the Conference, which their hosts had taken the precaution of surrounding with deadened walls—some appealed to the public at banquets and political meetings. In the end the British Government had its way to such an extent that the Conference not merely omitted to adopt the scheme of tariff preference, but adopted a resolution declaring that the commercial strengthening of the Empire could best be secured "by leaving each part of the Empire liberty of action in selecting the most suitable means." This the Imperial traders regarded as a step backward, for the Conference of 1902 had urged the British Government to grant preferential treatment to the products and manufactures of the colonies, declaring that the preferential principle "would stimulate and facilitate mutual commercial intercourse, and would, by promoting the development of the resources and industries of the several parts, strengthen the Empire." Mr. Deakin tried to introduce a little entering wedge in the shape of a duty of one per cent on all imports into the Empire, or a corresponding contribution from each Legislature, for the purpose of creating a fund for the development of inter-imperial trade and transportation, but this scheme was rejected, not only by the British representative, but by the Premiers of Canada, New Zealand, and Newfoundland.

As a consolation prize for the Imperial traders the Conference, at the instance of Sir Wilfrid Laurier, voted at its last sitting that Great Britain, Canada, Australia, and New Zealand should contribute in equitable proportions toward the cost of a fast mail service. Mr. Lloyd-George, speaking for the British Government, did not welcome the scheme with any great enthusiasm. He thought that all such plans ought to be submitted to expert investigation before adoption. On the other hand, Sir Joseph Ward, the Premier of New Zealand, held that the program did not go far enough. Sir Wilfrid Laurier had proposed an eighteen-knot service on the Pacific, a four-day trip across Canada, and an Atlantic service equal to that furnished by the existing lines from New York, which would enable the Atlantic passage to be made in four days. This would take the mail from London to Vancouver in eight days and to Auckland in sixteen or seventeen days more. Sir Joseph Ward wanted New Zealand brought within twenty days of England. He favored a twenty-one-knot service on the Pacific, and said that he was willing to face a subsidy of \$1,500,000 or \$2,000,000 a year from the four countries concerned to secure it. The Conference finally agreed unanimously on the subsidy proposition in general terms. That vote, however, does not assure the service. Grave doubts as to the practicability of the "all-red fast mail" have been expressed on both sides of the Atlantic. The Brit-

EDITED BY
SAMUEL E. MOFFETT

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ish Cabinet has referred the scheme to a departmental commission, whose findings are by no means sure to be favorable. Representatives of steamship and railroad companies in Canada have expressed the opinion that a service of excessive speed would not be adapted to Canadian conditions. What Canada needs, in their belief, is not the twenty-five-knot steamer on the Atlantic, but the boat of great passenger and freight capacity.

An attempt to commit the Conference to the principle of a preference to British ships ran against the same rock that had wrecked the scheme of preference by tariff. The British Government would have none of it. Premier Deakin of Australia, the leader of the thoroughgoing Protectionists, introduced a resolution suggesting the advisability of refusing the privileges of the Imperial coasting trade to countries that confined their own coasting trade to their own ships. The resolution was aimed especially at the United States and Russia. Premier Ward of New Zealand said that his colony, which felt keenly the restrictions placed upon her Hawaiian trade by the United States, had already taken action along the lines proposed. Unfortunately there was no material for retaliation. Practically no American ships are engaged in the British coasting trade, and a rule of exclusion could have no effect. Mr. Lloyd-George, speaking for Great Britain, called attention to this fact, and warned the Conference that interference with the freedom of navigation might have its dangers. He intimated, too, that before talking about preferences it might be well for Australia to give British shipping equal treatment in her own ports. On the final vote the colonies supported the resolution, but the home Government voted against it.

The Conference acted upon many minor matters, but there were two of supreme importance—Imperial government and Imperial defense. On the former the Federationists met with defeat in their effort to create an Imperial Council with substantial powers. A little progress was made, however, by the change in the name of the Conference from Colonial to Imperial, by the creation of a new bureau for the collection of information, by the designation of the Prime Minister of the United King-

dom as ex-officio president, by the authority granted to the self-governing dominions beyond the seas to send other ministers in addition to their Premiers, and by the provision for regular sessions every four years. In the matter of Imperial defense it is a question whether the decisions adopted amounted to a little or to less than nothing. On one hand, something was accomplished by the creation of an Imperial General Staff, to study the military resources of the Empire and concert plans for common action. On the other, the prospects of effective naval cooperation were distinctly diminished. Not only were no new contributions toward the cost of the Imperial navy secured, but permission was given to Australia to withdraw from the agreement by which she has been giving a million dollars a year for that purpose so that she may use the money for the construction of a local fleet under her own control—a force which, of course, will be a negligible quantity in war.

The sessions of the Conference were held with closed doors, and the only knowledge the public was allowed to have of the proceedings was contained in a colorless official abstract issued after each day's meeting. This gave no hint of the warmth by which there is reason to believe some of the discussions were characterized. After the final adjournment the London "Daily Mail" published a story to the effect that Sir Robert Bond, the Premier of Newfoundland, had made a pathetic appeal for support for his suffering little colony against the United States, that he had been coldly turned down by Lord Elgin, the Colonial Secretary, and that he had hastily left the room, exclaiming: "It is a gross humiliation, a humiliation and neglect which you would not dare offer a colony powerful enough to be able to give effect to its resentment. It is most unjust, and I repeat again that you are deliberately neglecting us for the sake of American interests." According to this account one of the Premiers called the Conference "a failure from beginning to end; for a majority of us a failure and a sham." The "Mail's" story was hotly denied by Mr. Winston Churchill in the Commons, but that most of the colonial representatives were dissatisfied was clear enough from their public remarks. Sir William Lyne, Minister of Trade and Customs of Australia, for instance, said in an address to the Australian Chamber of Commerce in London that the colonies had been treated unfairly, that the Government's action had been negative throughout, and that the official summary had given a good résumé of the speeches of the Imperial Ministers and a bad one of the others. He added that the attitude of two of the British Ministers, Asquith and Churchill, had been almost offensive, that the Australians would return home with a feeling of great disappointment, and that as a new generation arose in the colonies they would lose the feeling of kinship with Great Britain unless something was done to sustain it.

The adjournment of the Imperial Conference leaves the British Empire outwardly little changed, but with tendencies at work which perhaps may develop serious consequences. The meeting of this Conference was a turning-point in the Empire's history. Had it taken one course there would have been a serious attempt to bind the scattered British dominions more closely together by ties that might have proved effective for unity or that

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might have been found so irksome as to bring on an early revulsion. It has chosen to adopt the other course of letting things drift, and there can hardly be a doubt that the drift will be away from union. There may not be any actual separation; the feelings of the allied States may be as friendly and even as fraternal as ever, but each will be less and less concerned with the affairs of the others, and more and more disposed to work out its own problems in its own way.



MORE SHOT FOR STANDARD OIL

The Commissioner of Corporations displays a new stock of trust misdeeds

THAT persecuted industrial infant, the Standard Oil Company, has suffered a new tribulation at the hands of the Government. In an elaborate report Mr. Herbert Knox Smith, the new Commissioner of Corporations, confirms the charges that have so often roused the generous indignation of Chancellor Day of Syracuse University. He asserts that "the history and present operation of these Standard interests show throughout the last thirty-five years a substantial monopolization of the petroleum industry of the country, a deliberate destruction of competition, and a consequent control of that industry by less than a dozen men, who have reaped enormous profits therefrom." Admitting the great commercial efficiency of the organization, he holds that it "has been consistently directed, not at reducing prices to the public and thus maintaining its predominant position through superior service, but rather at crippling existing rivals and preventing the rise of new ones by vexatious and oppressive attacks upon them, and by securing for itself most unfair and wide-reaching discriminations in transportation facilities and rates, both by railroad and by pipe line, while refusing such facilities so far as possible to all competitors."

It is the theory of the Standard apologists that the trust has always obeyed the laws, and that the practices which were so notorious in its early days were abandoned when they became illegal. Mr. Smith alleges that they have never been abandoned, and that the very latest Federal rate law—the one of June 29, 1906—has been violated from the day of its enactment to the present time. Four of the Standard's principal pipe-line companies have failed to file any rate tariffs and have refused to handle oil owned by others, although the law requires them as common carriers to do both, and others have filed pretended tariffs filled with absurd and impossible conditions. The Standard owns over forty thousand miles of pipe lines; it has persistently fought the construction of independent lines, and without that use of its facilities which the law guarantees competition is impossible. In addition to its control of the gap between the producer and the refinery by means of its pipe lines the trust also commanded the gap between the refinery and the consumer by means of discriminating rates on railroads until the system was exposed by Commissioner Garfield's report last year. Illustrations of the Standard's lawless and oppressive methods are supplied in copious detail.

THE NAVAL RACE STILL ON

If Germany wants to compete in shipbuilding, England is ready



THE cool reception given by Germany to the British proposals for the limitation of armaments has led to orders in England for the construction of two new battleships of the *Dreadnought* type, to be laid down in the dockyards at Portsmouth and Devonport as soon as the *Téméraire* and *Bellerophon* are off the stocks, which is expected to be in August. When the British naval program was under consideration in Parliament it was announced that England was prepared to give a practical proof of her interest in the limitation of armaments by laying down only one new battleship this year if the nations represented at The Hague should decide that the scramble for great fleets should stop. In the absence of such an agreement she would lay down two. The attitude of Germany has convinced the British Government that the race is to be kept up, and the orders for two ships are the result. That means that Germany will have to spend more money, and the outlays on both sides will continue until one Power or the other is tired or bankrupt. The natural idea would be that the bottom of Germany's purse would be reached first, but a writer in the "Nineteenth Century and After," of London, expresses the remarkable opinion that Germany is now richer than England and rapidly gaining. He thinks that the United Kingdom will not be able much longer to keep on building ships against Germany alone, to say nothing of two Powers combined, unless the colonies come to her aid.



SOCIALIST VICTORIES IN AUSTRIA

Working men enfranchised by universal suffrage make surprising use of the ballot

SWEEPING successes in the Parliamentary elections in Austria have given consolation to the Socialists for their defeats in Germany. The first trial of the new law of universal suffrage has produced startling results. The old Reichsrath was split into racial groups. Each nationality had its delegation, snarling malignantly at the representatives of all other races. Czechs threw inkstands at Pan-Germans and Pan-Germans ripped off desk-lids to throw at Czechs. In the new Diet, in which for the first time middle-class influence has been superseded by the power of the working men, the lines of

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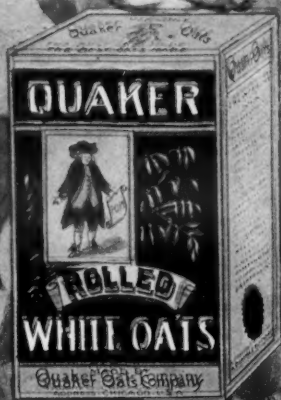
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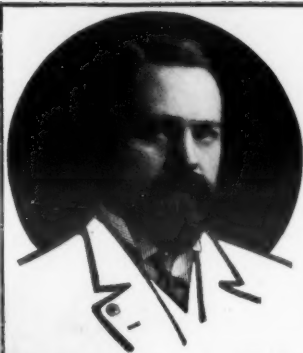
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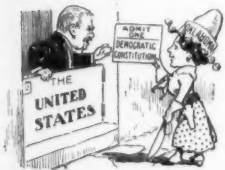
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nationality have been largely washed out. They could not be entirely obliterated, for people who speak the same language naturally tend to flock together, but they have faded under the solvent influence of universal ideas. The Social Democrats, who had only eleven seats under the old regime, carried nearly sixty on the first balloting in the new election, with many more in prospect on the second. They were organized on a fraternal basis that took no account of race differences, and they won their victories among all nationalities—Germans, Czechs, Poles, Italians, and Ruthenians.

The Anti-Semites, who called themselves "Christian Socialists," were almost as successful, and they too carried on their propaganda among all races but the Jews. They insist that they are true Socialists, although the Social Democrats disown them, insisting that they are not Socialists but reactionaries. If the two elements could unite they would have a good prospect of controlling the Diet, but it seems more likely that the Anti-Semites will try to form a coalition with the fragments of the old middle-class parties. The Anti-Semites are particularly hostile to any concessions to Hungary. The politics of Austria have evidently entered upon a new phase. Hereafter party divisions will tend to be horizontal instead of vertical, the planes of cleavage separating class strata instead of nationalities, and controversies will be waged over economic subjects instead of over the use of one or another language.

The race trouble was largely settled in advance of the elections by compromise arrangements fixing the number of seats to be allotted to each nationality. In Bohemia, for instance, out of 150 seats, the Germans were to have 55. Of the total number of 516 seats in the new House the Germans will have 233, or nearly half. The next strongest element is the Czechs, with 107. The Polish members will number 82, the Ruthenians 33, the Slavonians 24, the Italians 19, the Servo-Croatians 13, and the Rumanians 5.



OKLAHOMA WAITING AT THE DOOR

She brings doubtful credentials and may have difficulty in getting in

THE remarkable Constitutional Convention that recently adjourned in Oklahoma may have succeeded in depriving the Democratic Party of seven sure electoral votes in the next Presidential election. Republican politicians are anxiously looking for pretexts to keep this great commonwealth out of the Union as long as possible, and they have succeeded in convincing the Administration that the Constitution adopted is fatally defective. There has been some difficulty in finding the proper grounds upon which to base this decision. The fact that the Convention had shamelessly gerrymandered the new State in the interest of the Democratic Party was exasperating, but could hardly be made a reason for excluding a State on the part of an Administration supported by four Senators from Rhode Island and Connecticut. The grotesque suggestion was offered that a provision for the initiative and referendum violated the rule that every State must have a republican form of government. Those who raised this point thought that a republican form of government involved rule by representatives, seemingly ignorant of the fact that the very name "republic" came from those ancient city-states of Greece and Italy in which the people acted directly without representative machinery. The fact that Oklahoma excluded soldiers and sailors of the army and navy from the franchise gave a gleam of hope, but a little investigation disclosed similar disqualifications, not only in States, but even in a Territory under the direct rule of Congress. Several clauses are called "Populistic," but the Enabling Act does not give the President the right to exclude the State on the ground that its economic ideas are not orthodox. One provision, however, which may bring the Oklahoma Constitution into direct conflict with the authority of the United States is that ordaining that any corporation appealing to a Federal Court from any decision of a State court shall forfeit its charter. A temporary injunction has been obtained forbidding the submission of the Constitution to the people before November, 1908, and the question of sustaining or dissolving this order is now pending. No population approaching that of Oklahoma was ever before kept under a Territorial government, and very substantial reasons will have to be found for delay in this case. There are at least 1,500,000 inhabitants in the Territory, a number surpassing that of any one of twenty States, including six of the original thirteen.

OUR JAPANESE FRIENDS

The hero of the Yalu finds no trace left of the late little cloud of misunderstanding



THE visit of General Kuroki, Vice-Admiral Ijuin, and the Japanese cruisers *Tsukuba* and *Chitose* to the United States in connection with the Jamestown Exposition was made the occasion for a happy remembering of those ties of friendship which a few mischief-makers had threatened to disturb. The President paid to General Kuroki the unusual honor of detailing the highest officer of the American army, Lieutenant-General MacArthur, to escort him across the continent from Seattle. His entire journey was one continuous triumph. Nowhere was there a note of discord in the cordiality of his reception. At Washington he was welcomed by the President and the principal members of the Cabinet; at Old Point Comfort he was entertained by General Grant, and at New York the general and his comrades, military and naval, down to the last enlisted recruit, had the freedom of the city. The metropolis took them to its arms as if they had been its own fighters coming home loaded with American victories. The sailors, all of whom were granted shore leave, gave New York the novel experience of seeing fourteen hundred naval visitors inspect Grant's tomb and

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We make this 60-Day Free Trial Offer because we want you to convince yourself of the superiority of the Monroe Refrigerator through actual use—not because of any statements that we make.

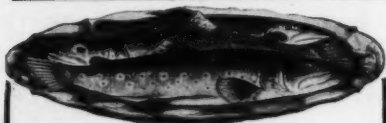
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Columbia University instead of the Bowery, and when the ships sailed away they left not a single deserter behind.

General Kuroki took pains to say that the incident of the Japanese children in the San Francisco schools was altogether trivial, and that in Japan people thought nothing of it. The Japanese are skilled diplomats, but it has taken them some little time to become accustomed to the practise of diplomacy in a mass meeting. They suffered some disadvantages from this cause in the Portsmouth Peace Conference. In the present case the nicely calculated air of seriousness with which Ambassador Aoki pressed the San Francisco school grievance on our Government would have been masterly if the diplomatic game had been confined to the official players. Unfortunately it was necessary to let the entire public take a hand, and the Ambassador's delicately modulated hints soon grew into a reverberating clatter of warlike rumors. This was altogether more than the Japanese Government had bargained for, and it hastened to disavow any menacing intentions and to let its real friendliness for America again find expression. The American feeling has always been friendly to Japan, and now that the diplomatists have learned the danger of playing with fire there is good reason to hope that nothing further will occur to disturb it.



BOSS RUEF SURRENDERS

The turn of the San Francisco corporation magnates will come next

PROSECUTOR HENEY'S persistent, relentless hunt for big game in the San Francisco extortion and bribery cases had startling results on May 15, when Boss Ruef, weeping, stood up in court, withdrew his plea of "not guilty," and substituted one of "guilty." Before he made his speech his three attorneys, one after the other, announced their disagreement with their client and withdrew from the case. Ruef explained that the trial had become a threatening danger to his health, both mental and physical, and that he was unable to bear the strain any longer. It was undermining those nearest and dearest to him; they were in danger of collapse, and to save their lives he had to take some action. Ruef denied that he had personally profited by the corruption in which his organization was involved. He said that he had entered politics with high ideals, but that he had been betrayed into lowering them to hold together the political machine he had built up. "Last night," he said, "I reached the conclusion that there might still be an opportunity to make some effort to restore myself in the public favor and be a power for good. I will do all that still lies in my power to help overthrow the system which has made possible the terrible corruption of public officials. . . . My future career will be one of integrity. I hope I can still accomplish some good."

In a subsequent statement Ruef said that he would tell some things and not others. "Whenever an innocent man has been forced into corruption against his will, that man I shall protect. Whenever a man, be he high or low, has entered into corruption with his eyes open, that man I shall expose." The boss declined to say whether Mayor Schmitz was guilty or innocent, but he told how he had wanted to break away from the Mayor before his reelection because he could not "stand for all these labor-union bums" who "would eat the paint off a house," and how Schmitz had persuaded him to stay to hold the machine together.

From the first the prosecution has been after the biggest men it could catch. The confessions of the Supervisors were welcomed as steps in this direction. After the Supervisors had collapsed it became a question whether Schmitz or Ruef would give in next. Both of them were "men higher up," but not the men highest up. The conviction of either the boss or the Mayor would have been a triumph in itself, but a triumph that could well be sacrificed in exchange for the capture of the financial magnates who used the politicians as errand boys. The trail to the lairs of these supreme corruptionists seems now to be open. In accordance with his promise Ruef immediately after his surrender began to tell his story to the Grand Jury. Schmitz hung on to his office, but practically abdicated his power, in favor of a civic committee, which, however, later resigned on account of friction with the investigators.

FROM THE DEPTHS TO THE SKY

(See page 8)

THE colored frontispiece this week suggests the vast amount of work necessary before one of the lofty towers in which business is carried on in downtown New York can rise from the foundations. Often a year is spent by the contracting companies, working night and day and every day, before a single beam of a great skyscraper is laid. In certain parts of the city these "cloud-ticklers" are founded literally upon a rock; others rise from what was once a swamp. To erect a 25-story building in this region through which the tides percolate, it is necessary, sometimes, to go 60 feet below the level of saturation before bed-rock is reached. Around the area to be built upon a continuous fringe of caissons is put down, and, within, thick walls of concrete are built to keep out the tide-water. But interior excavation can not wait on that. Locked in the working chamber at the bottom of huge, round, sharp-lipped, "pot-lid" caissons, one of which, just starting its downward plunge, stands out in the foreground of Mr. Oakley's picture, in four-hour shifts, night and day, workmen burrow through the muck to find bed-rock for the great steel columns of the building to rest upon. They cut away the earth, the air pressure, which keeps out the water, is decreased, and the caisson sinks lower and lower. At last it "touches bottom," a concrete base for the steel column is built inside, and, when the main wall is completed, excavating the area for the basement and two or three subbasements goes on while the steel superstructure is rising. The use of caissons for work of this kind is comparatively recent; before, open coffer-dams were employed. But the job of lowering a coffer-dam was a long and laborious one compared to that of sinking a caisson. The old problem of putting down a foundation for a 25-story building in a plot next to a 5-story "taxpayer," without cluttering the excavation with straddling props has become an easy one with the introduction of the caisson. While the digging is going on, the air pressure keeps the adjoining foundation from caving, and the steel-and-concrete wall follows the removal of the caisson.

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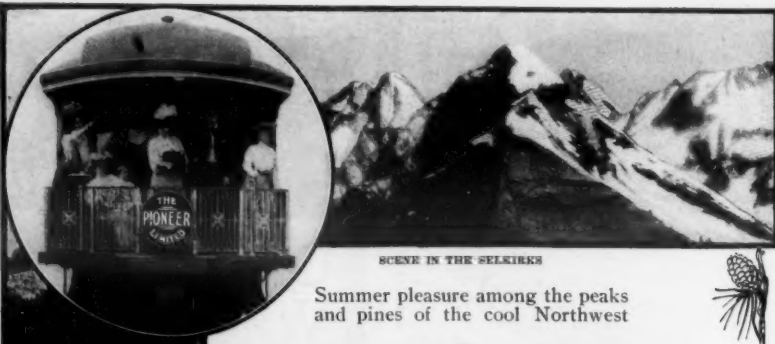
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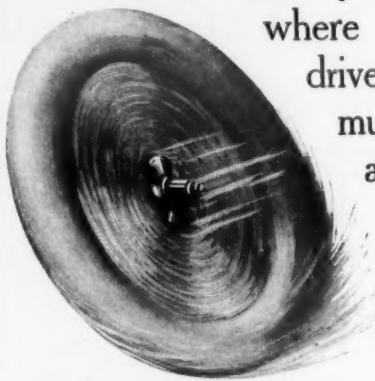
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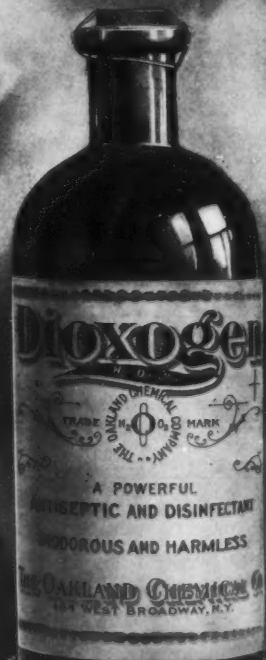
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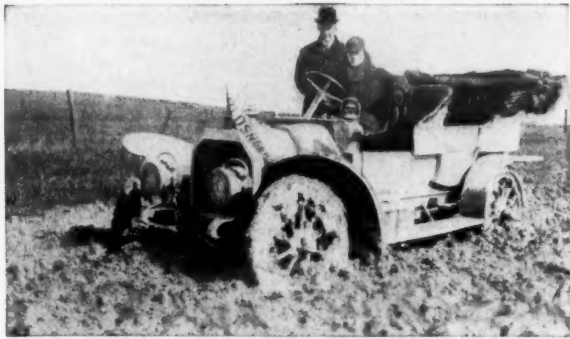
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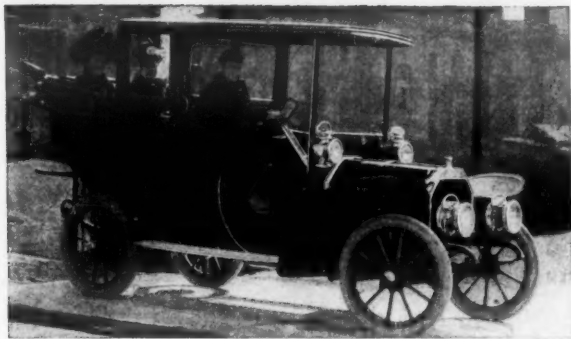
Telegram—San Francisco, Cal., March 30—Oldsmobile 35-40 H. P. Touring Car, carrying four passengers, arrived in Oakland 3:50 a. m. winning the \$6,000 road race from Los Angeles to this city. Elapsed time 46 hours and 50 minutes. Owen, the driver, says roads worst he has ever encountered. Car in splendid condition and ready to be driven back over same route without adjustment. Competing car failed to finish. Performance has aroused intense interest.

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